WHICH?

FULL OF GOOD SUGGESTIONS

AUGUST 2002

Happy snaps

FILM PROCESSORS COMPARED

Chemical concern

COULD EVERYDAY PRODUCTS BE HARMING YOUR HEALTH?

House insurance

SAVE WITH A BEST BUY

DVD review

RECORDERS AND PLAYERS ON TEST

www.which.net

We're here to help you buy the best and avoid the worst – every month

We aim to ensure that every issue of *Which?* is full of advice to save you money and time. Here are a handful of examples from this month's magazine.

When your house insurance renewal notice arrives, reach for this month's report. We show how one reader managed to halve his premiums and save almost £200 by using our Best Buys.

Alternatively, if you plan to join the millions predicted to buy a DVD player over the next few years, consider our Toshiba Best Buy. It was one of the cheapest models on test but received the best ratings and joint highest total score.

We've also tested film processing services – we had a total of 171 films developed by 19 companies. Our winners include Kodak Express, also a Best Buy in our last test in 2000. Among the losers is SupaSnaps, which retains its wooden spoon from 2000 by turning out the worst results while charging among the highest prices.

Finally, for those about to change their car, we publish our latest reliability results. It's good news for two European models, the MGF and VW Beetle, which rival the Japanese brands dominating the top of the table. But it's worse news for Renault: the new Espace scrapes in with the poorest reliability record, and we reveal that three more Renault models broke down significantly more often than average. Finally, one last money-saving tip: for our total guide to buying a car, look out for your 68-page *Which? Car 2002* – free with next month's *Which?*.

Helen Parker, Editor

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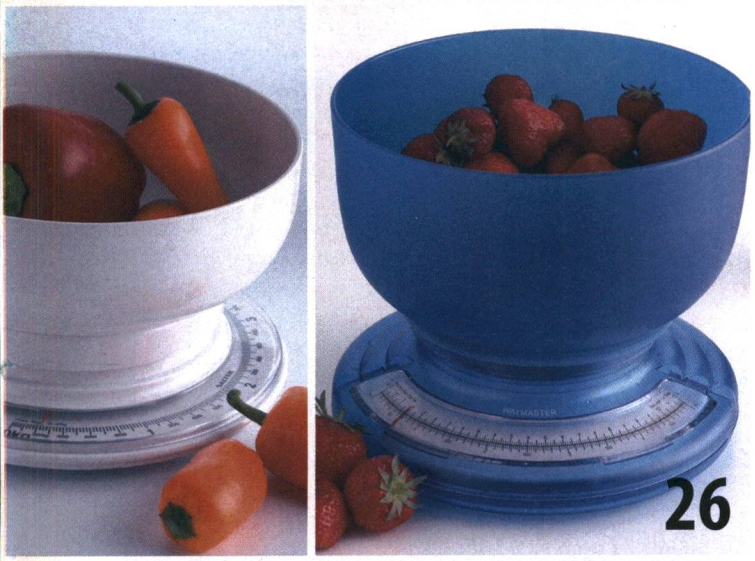
Rachel Clemons warns of the chemicals in some everyday products: p8

Tessa Russell delivers a verdict on ways of getting rid of unwanted hair: p46



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AUGUST 2002

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insidestory

Consumer stories that make a difference

Phone scam dodges controls

WARNING

A sex chatline is cashing in on a loophole which allows it to evade normal rules on such lines and controls on children's access. The company bills parents £12.95 for a call of as short as 40 seconds.

The scam has sparked at least 900 complaints to regulators and trading standards since it came to light more than three years ago. But *Which?* has learned that all the enforcement agencies believe they're powerless to act.

We've also received complaints about Telecom Billing Systems Ltd, which trades as Tele 123. The company, with bases in Kensington and Middlesex, operates on the London code of 020 rather than 090 premium-rate adult lines. Instead of being paid through the caller's phone bill, Tele 123 sends a bill to their address, which it gets by phoning back and asking, days later. Many people assume 'Telecom Billing Systems' is BT calling, and give it.

Kathleen Grieve, from Londonderry, was billed £47 for several calls made by her 12-year-old son. She'd barred premium-rate calls from her phone (all major phone companies offer this bar), yet it was useless in stopping 020 calls. She fought back, until the payment demands ceased.

Legally, children aren't liable for a transaction they've made unless it concerns basics such as food or clothing – and their parents aren't liable either. This includes children's call bills from Tele 123. David Till, from Hyde, refused to pay Tele 123's bill for £35.90 run up by his 14-year-old son. David quoted the law, yet Tele 123 rebuffed him, warning a payment delay would cost £25.

Lastly, two disabled pensioners contacted us after they'd misdialled 020 7 instead of 020 8, and connected to Tele 123 instead of a friend. George Stevens was billed £12.95 – upped to £22.95 with 'overdue fees'.

Tele 123's local trading standards department knew of no cases where the company had sued a consumer for non-payment – despite the threats.

Tele 123 refused to answer our questions – only confirming it had cancelled George's bill.

Premium-rate phone regulator Icstis cannot control services operated on normal codes. Oftel says it can't touch it because it falls outside the legal definition of a telecoms service. The Office of Fair Trading, and the company's local trading standards officers, have also concluded they have no powers to stop this.

We want Oftel to act to make sure that such services are all 090 and therefore regulated by Icstis.

This sex chatline can easily be dialled by children as it operates on a standard London number

MORE LABELS TELL IT L

Coconuts all over the bottle – but almost none inside. And Caribbean Twist's promise of a 'tropical blend of exotic fruit'? The twist is that it's a blend of pineapple with... pineapple.

The label on this pina colada joins more than 40 others in our larder of shame following the latest supermarket sweep by Consumers' Association's honest labelling taskforce.

Meanwhile, we've successfully challenged some of the labels we highlighted at the April campaign launch (see 'Proof is in the eating', *Which?*, p6).

This time we found Dairylea's Tender Turkey Lunchables snack – 'turkey' was only about half turkey – along with Iceland Singles sandwich slices: a 'blend of cheese, milk protein and vegetable oil'... but not in that order. Cheese content was just 11 per cent. The 'outrageously fruity' claim on Ruby's Cranberry Sodas' Cranberry & Raspberry was outrageous itself: the drink is 5 per cent cranberry juice and 5 per cent raspberry. Its main ingredients are water and sugar.

Marks & Spencer's Gourmet Roquette and Parmesan salad was 45 per cent lettuce and only 12 per cent roquette.

Halewood International, which makes Caribbean Twist, said its label met legal requirements, and more. It said the drink contained 'flavourings derived from coconut', but admitted these made up less than 6 per cent of it.

Laws leave the way open for labels to promise more than the product delivers, or omit important information about nutrition. We'll be challenging such labels.

Since our launch, several food companies have made their labels more honest. United Foods International switched cranberry and apple on its Grove Fresh juice label, to reflect the fact it's 92.5 per cent apple (see 'Inside story', *Which?*, June, p5).

Negative returns

Andrew Johnson's wedding pictures and Reverend Noel Baker's films from his Norwegian holiday are two cases of problems with photos we've heard of lately.

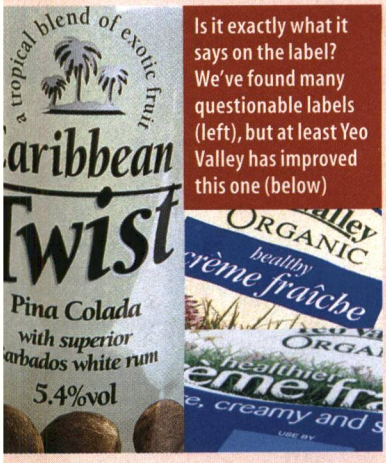
In Andrew's case, one of two films handed to a shop was lost. Said Andrew: 'The lost film contained all the group photos which were irreplaceable – made even more so by my father passing away shortly after the wedding.' The processor, Kodak, reprinted and enlarged some photos taken by guests as compensation.

Noel's films were taken to Boots which used Kodak for processing. But negatives and prints were missing, and several negatives had been spliced mid-frame. Kodak eventually paid £133.50 compensation – the cost of the 23 films to be developed.

The Supply of Goods and Services Act 1982 (common law in Scotland) gives you the right to claim compensation if your photographs are lost or damaged by a processor – for the value of the film and disappointment. The amount depends on the photos' importance to you. For example, you'll get more for lost films of your own wedding than a distant relative's birthday. You might claim as much as £500 for losing

PHOTOGRAPHY JONNY THOMPSON, GETTYONE STONE

KE IT ISN'T



Is it exactly what it says on the label? We've found many questionable labels (left), but at least Yeo Valley has improved this one (below)

Jacob's has now agreed to drop its confusing '94 per cent fat-free' claim from fig rolls packets; Strawberry Müllerice tubs will be clearer about the amount of fruit; Dolmio Carbonara sauce packets, which contain only cheese powder, won't show pictures of cheese, and Yeo Valley Organic Crème Fraîche is describing itself as 'healthier', not 'healthy'.

Now we'd like your help. We're offering a copy of *The Good Food Guide 2002* for the most misleading label we receive. Please send your examples, by 30 September, to Dept PJ at our Hertford address on p58.

Check your car seat

Your child's car seat is probably fitted wrongly – potentially risking their life in a crash according to a safety campaign.

The Child Safety Initiative (CSI), launched this month in Scotland, is backed by police, councils and the Royal Society for the Prevention of Accidents. It's offering leaflets, help online (see www.protectchild.co.uk), plus about 35 'car clinics' around Scotland, to check car seats, and to help parents fit them properly and ask the right questions when buying one. The CSI surveyed 165 parents and found 46 per cent weren't confident about fitting a seat.

This April, the government called on parents to check their child's car seat on every trip, quoting figures showing three quarters of 1,000 seats checked were wrongly fitted. It also published a pocket guide for parents.

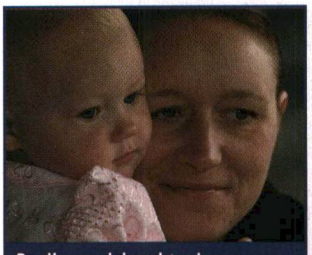
The CSI says that a properly fitted car seat or seat belt would save many of the 600 children aged 11 or under who are killed or seriously injured in cars each year in the UK. It says that a child suitably restrained is 90 per cent less likely to be killed, and 75 per cent less likely to be injured, than one who isn't.

The campaign is also targeting the dangerous practice of travelling with a child on a lap. This message is supported by Pauline Thompson, of Renfrewshire, whose eight-month-old baby, Leona, was lucky to survive with only minor injuries after smashing through a window in a car crash. Leona had been in her gran's arms in the back seat.

● Babywalkers are not only dangerous – they also don't work, according to a study published recently in the British Medical Journal.

Of 190 healthy babies, 102 who used babywalkers achieved crawling, standing alone and walking alone later than those who didn't.

We've long warned how babywalkers can injure – this study adds yet another reason not to use them.



Pauline and daughter Leona

CAMPAIGNING FOR YOU

● **Our drive for better food labelling – so you know what you're buying – has had a double boost. First the European Parliament rejected proposals to allow GM ingredients to go unlabelled if they're not detectable in the final product. Now the plans go before member states.**

Second, the Food Standards Agency has called for an overhaul of confusing food logos, such as the British Farm Standard red tractor (which doesn't mean the product is British). The FSA's findings mirror previous *Which?* research. We look forward to seeing tighter standards, and meaningful logos.

● **Virgin Energy was slated by consumer body Energywatch after sales agents were caught forging signatures on contracts to switch.**

● **An NHS patient treated privately under an initiative to cut waiting lists was asked to pay for a follow-up after complications. We support the Health Service Ombudsman's criticism of the case; the NHS must ensure follow-up care's available.**

Consumers' Association campaigns for all UK consumers. If you want to know more about our campaigns, go to www.which.net/campaigns

photographs from a special event, such as your wedding, but if they weren't of a unique event and could easily be taken again, you're probably entitled to claim only the cost of a replacement film and postage. Some film processing companies offer insurance – see the table in 'Picture imperfect', p30.

● **ACTION POINT Photograph a piece of paper with your name and contact details on so, if there is a mix-up, your photos can be traced back to you. Also, you can reinforce mail order envelopes with tape for protection in transit.**

ESTATE AGENTS: A HOUSE OF CARDS

Estate agents have been attracting a soaring number of complaints recently – but the days of fat fees and shoddy service may be numbered.

The Ombudsman for Estate Agents received 5,730 complaints last year – more than 25 per cent up on 2000 – and there are almost 5,000 complaints about the £4 billion-a-year industry made to trading standards. Problems tend to concern the quality of service, commission fees and sales tactics.

The worrying rise in complaints is one of the factors which prompted the Office of Fair Trading (OFT) to launch an investigation in June into the estate agency market in England and Wales. It's due to report in a year, and could result in enforcement action.

Investigators will compare the system with Scotland's, where solicitors have a larger role in the process, and with those of other countries, including the US and Germany. They'll also consider concerns about buyers getting preferential treatment if they take the estate agent's mortgage deal. And they'll examine whether sellers get value for money from the fees they pay, and whether buyers and sellers are protected enough from rogues.

The OFT can ban estate agents from the trade; in May, it banned two. One had been convicted of deception, the other of conspiracy to defraud. In the last 20 years, the OFT has banned 265.

Only 35 per cent of 12,000 UK estate agents belong to the ombudsman scheme. Non-members have caused the highest rise in complaints – but the ombudsman can't act on these. The OFT says only a new law could force agents to join the scheme, and it remained 'open minded' on whether agents should join.

We've long had concerns about estate agents' service, and their fees. Two years ago, we successfully challenged FPD Savills over its unfair small print.

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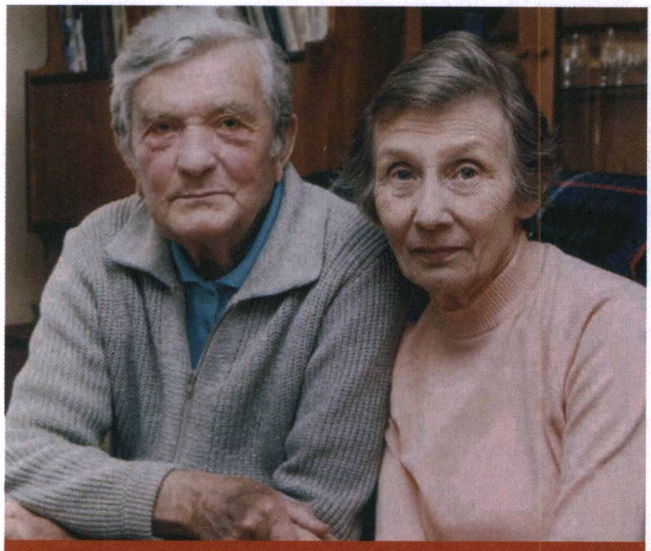
PLEASE, PLEASE, RELEASE ME



Victims of financial mis-selling: Jeanne and Norman Wenzel are trapped by a growing debt because of a scheme to release equity in their home

We campaign for the forgotten victims of a financial mis-selling scandal locked into spiralling debt

If someone suggested you borrow £14,500 and told you that, after 13 years, the debt would grow to £87,000, you'd be forgiven for showing them the door.

That's what Jeanne and Norman Wenzel would have done if the adviser who sold them their home income plan (Hip) had explained the risks properly. But he didn't, and 13 years later Jeanne, 72, and Norman, 83, like other victims of the home income plan mis-selling scandal, are stuck with a rising debt they have no hope of repaying.

Around 10,000 people were sold equity release schemes in the 1980s. Of these the mis-selling of Hips was the first, and arguably the worst, of the financial scandals.

The schemes involved taking out a mortgage on your home, part of which was invested in a high-risk financial product. The interest on the loan was added to the amount borrowed (known as a roll-up loan), which meant interest accrued on interest, making the debt rise rapidly. The part of the loan that was invested was supposed to provide income for the borrowers and cover the

CAMPAIGN FOCUS Behind the headlines of a Consumers' Association campaign

Who will sort out my money?

Endowments scandals, pensions scandals, the Equitable Life disaster. Many people's money is in a mess, and others' will be, too, without good financial advice. But the sad fact is that current plans to shake up financial advice will only add to confusion about who offers unbiased help to people who need to plan for the future.

WHERE'S THE PROBLEM?

Financial products are largely complex and unfathomable, so consumers need reliable advice. Yet *Which?* has exposed many dodgy sales practices among financial advisers – probably driven by hefty commissions. For example, bad advice is to blame for the many consumers who bought an endowment mortgage without realising the risk of a shortfall. Some people need advice to manage complex affairs, others need help in understanding the basics. Currently, the system fails both groups.

WHY ACT NOW?

Recently, Consumers' Association slated proposals by the Financial Services Authority (FSA) to reform the way consumers are advised about and sold complex products, such as investments and pensions. Under these plans, there would be many more types of adviser, leaving it even less clear which are unbiased. We think this could lead to higher costs and poorer quality advice.

WHAT'S THE ANSWER?

First, we want to see a national network of free, or affordable, impartial advice. And we found that the idea of an unbiased consumer advice service, available locally, was popular – 86 per cent of nearly 1,000 adults surveyed thought it a good idea. General financial planners would give consumers free or affordable independent help on important financial decisions. We want the government to commit to funding it. One way to do this would be to use fines levied on companies for wrong-doing – which run into millions of pounds.

Our campaign to shake up financial services also includes the following targets:

- the next tier of advice above this should be simpler than that proposed by the FSA. We're fighting this shake-up since it will make the system more complex and add to confusion
- we're calling for the industry to introduce a range of simple 'safe-haven' products which meet decent standards. We think this will take intervention by the government and the financial watchdogs. The recent, government-sponsored Sandler review of financial services called for this, too
- we want justice for the victims of past mis-selling, including those who were mis-sold endowment mortgages. And we want a way out for the victims of home income plans. We've asked lenders to stop collecting interest on these debts (see above).

For more information about our campaign see www.which.net/campaigns.

PHOTOGRAPHY ALAN HOWARD, HIRST, KIDD & RENNIE LTD ILLUSTRATION ALEX WILLIAMSON

interest building up on the loan. However, the risks were rarely explained. Interest rates spiralled while the value of the investments plummeted. This left people with dwindling investments but a growing debt.

These particular schemes were banned by the regulator for financial services in 1991. But, by then, thousands of vulnerable people had been trapped. Later, in the early 1990s, some people did receive compensation for the poor investment advice they received. But ironically many used it to reduce their debt. Because mortgage advice wasn't regulated (and won't be until 2004), the advice to take out a high-risk loan was rarely taken into account when compensation was awarded. Those people who were recommended just roll-up loans – with no investment – received no compensation.

Jeanne and Norman's case is typical of how these schemes worked. They borrowed £32,000 from the Sussex County Building Society (now taken over by the Halifax). The financial adviser who arranged the scheme invested £25,000 and suggested they take £200 a month income. When added to the £7,000 they kept back from the original loan, this meant they had the use of about £14,500. By 1992 the investment had shrunk to £17,000 but their debt had increased to £48,600. In 1996 they received compensation of £18,000 and added this to what was left of the investment to repay £30,000 of the original debt of £32,000. Despite this, they still owe £57,000. In just 13 years the Wenzels' debt is more than 170 per cent of the amount borrowed and is still rising. Our other cases are similar – and there are many more.

The only winners in this debacle are the lenders. They had no legal liability for the sale of these schemes and cannot be sued for redress. However, they are still earning a huge amount of interest on these loans.

We aren't naive enough to think that lenders will write off these debts – but we are asking them to 'freeze' them. We want them to stop interest accruing and be content with the huge profits they have made already. We're writing to each of our case studies' lenders and any other lender that still has loans sold as part of a Hips scheme in force. We'll keep you informed.

DEBT FILE

Marion Grimshaw, of Cornwall
Lender: Chelsea BS
Borrowed: £17,000 in 1990
Had use of: £17,000
Amount repaid so far: £0
Amount still owing: £60,773

Mabel de Morgan, of Anglesey
(Scheme sold to her mother Gertrude Thomas in 1989 when she was 88 years old)
Lender: Staffordshire BS
Borrowed: £15,000
Had use of: £5,000 (£10,000 invested)
Amount so far repaid: £27,900
Amount still owing: £18,800

George & May Carrod, of Oxfordshire
Lender: West Bromwich BS
Borrowed: £49,500 in 1989
Had use of: £8,600
(£5,000 kept back from loan and £200 a month taken from investment for 18 months)
Amount so far repaid: £57,580 (compensation and investment value)
Amount still owing: £20,715

When summer noise annoys

One in five feel their home life is blighted by noise, according to a government survey published recently.

And the problem escalates in summer, when parties move outside, and windows are open. A council which recently prosecuted a noise nuisance family said almost two in three complaints it receives are made during the summer. Aylesbury Vale District Council, in Buckinghamshire, served a notice on the Sontowski family after their 14-year-old son subjected neighbours to bouts of loud music for about a year. This changed nothing, so Aylesbury prosecuted the parents, who were fined £600 in March.

Under the Environmental Protection Act, if you've caused a noise nuisance – loud music played consistently for long periods counts as one – and you get served a notice, it's an offence to fail to comply. Aylesbury told *Which?* that parents are likely to be held responsible where they've failed to stop their child making the nuisance, depending on the child's age.

Councils tackle noise problems in different ways, but if you're making a complaint, you may be asked initially to keep a diary of noise. Most councils want to witness the problem first hand. The evidence of other neighbours may help. Where the noise doesn't constitute a nuisance, some councils offer mediation.

Oldham Council makes a public display of destroying confiscated nuisance sound equipment

Another recent government study measured noise levels. It showed that UK residents are exposed to less noise during the day than they were a decade ago – but night-time noise is slightly worse.

Some councils offer an out-of-hours noise hotline. However, the National Society for Clean Air and Environmental Protection (NSCA), which surveyed local councils earlier this year, says this varies between areas. It found that about 80 per cent of councils in England and Scotland offer this, but only 67 per cent in Wales, and a mere 45 per cent in Northern Ireland. It found that most noise complaints in England concerned loud music. The NSCA wants better guidelines and resources for enforcement.

The government has just announced plans to improve soundproofing in new or newly converted homes. Environment Minister Michael Meacher is also considering recommendations following a conference on noise in May. He admits there is 'still a lot to do'.

FURTHER INFORMATION
www.nsca.org.uk

If there is something you'd like us to investigate, leave a message on the Inside Story Hotline on **0800 252088** (calls are free). We're sorry but we can't reply individually to the many calls we receive.

Chemicals in the home

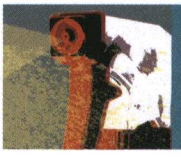
Rachel Clemons looks at the harmful chemicals that might be lurking in your cupboards

Chemicals are part of our everyday lives. We come into contact with them when we do the dishes, clean the windows or read a newspaper. Often we're aware and cautious of toxic chemicals in products such as drain cleaners and fly sprays. But we're not always aware of the potentially harmful chemicals in some of the seemingly more innocent products, like shower gels and shaving foams, that we actually put on our bodies.

In this report, we've identified some of these chemicals found in household items, and looked to see whether popular brands contain them.

Some chemicals found in everyday products, such as cans and plastic bottles, are known to be endocrine disrupters. This means they have adverse effects on hormones in the body.

Endocrine-disrupting chemicals have been linked to testicular and breast cancers, a decrease in sperm count, and impaired development of the immune and nervous systems. Studies investigating the links with some endocrine-disrupting chemicals and these effects are currently under way. Safety limits for exposure have been set for many worrying chemicals, and some tests show that levels in consumer products fall within these limits. However, more research is needed to look at the long-term effects and implications of a cocktail of these chemicals on people and the environment.



We may be contaminated with more than 300 chemicals

THE CONCERNS

Short-term exposure to some chemicals can lead to allergies and asthma. But more worrying is that some chemicals are persistent and they can bioaccumulate for years (see 'Jargon buster', left). We may be contaminated with more than 300 man-made chemicals.

Babies can be exposed to chemicals in the womb and through breast milk. Although it's agreed that breastfeeding has definite benefits over bottle-feeding, any potential exposure to toxic chemicals is worrying, as children are particularly vulnerable.

HOW WELL ARE WE PROTECTED?

Existing EU chemicals regulation doesn't protect consumers as well as you might expect. There are different regulations for 'existing' substances (all chemicals declared to be on the market prior to September 1981) and for 'new' substances (those placed on the market since that date). Only new substances are independently tested and their risks to human health assessed by a relevant EU body before they can be used. In the UK, this may be the Department of Trade and Industry (DTI) or DEFRA (The Department of Food and Rural Agriculture), for example. Existing substances, which make up over 99 per cent of the total volume of all chemicals, are safety tested only by their manufacturers, and there are no independent assessments of these tests.

You may assume that, because existing chemicals aren't independently assessed, they must be safe. But evidence reveals that this is not always the case. Where there is sufficient concern about the safety of a chemical, a risk assessment may be carried out by EU scientists. However, this can take years, and by the time it does prove that a chemical is unsafe, it may be too late for the people or the environment affected. For example, DDT was used as a pesticide for years before it was found to cause reproductive disorders in birds.

TIME FOR CHANGE

In February 2001, the European Commission White Paper – Strategy for a Future Chemicals Policy – was published. Encouragingly, it aims to create a single EU regulatory system for all chemicals known as REACH (Registration,

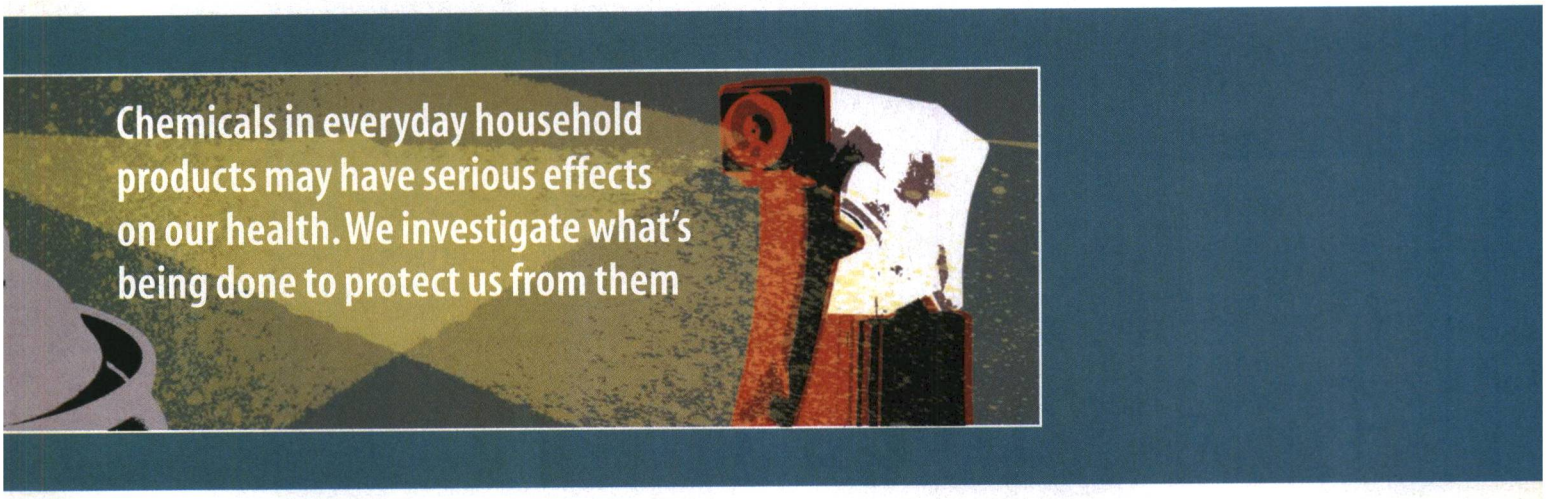
JARGON BUSTER

Persistent chemicals Ones that enter the environment or our bodies and don't break down easily

Bioaccumulate When persistent chemicals build up in body fat

Endocrine disrupters Chemicals that have adverse effects on hormones in the body, particularly oestrogen

PHOTOGRAPHY BILL JOHNSTON PHOTOGRAPHY ILLUSTRATION SHONAGH RAE



Chemicals in everyday household products may have serious effects on our health. We investigate what's being done to protect us from them

Evaluation and Authorisation of Chemicals). This proposed system is a step in the right direction but it is not flawless. Chemicals that are produced in volumes of more than one tonne (roughly 30,000 chemicals) will be registered by relevant European authorities. Of these, only around 5,000 substances (those that exceed a production volume of 100 tonnes) will have their safety data evaluated by EU experts. However, chemicals produced in quantities of less than one tonne (roughly 70,000 substances) will not be registered and will be assessed for safety only by the chemicals industry.

This legislation may not come into play until the end of 2005 and it could take many more years before testing and evaluation of existing chemicals is complete.

CHEMICALS IN YOUR HOME

Campaigners, such as Friends of the Earth and Greenpeace have identified various chemicals used in household products as particularly risky. This is because they are endocrine disrupting, persistent and/or bioaccumulative. Here, we've looked at five of these chemicals. We asked the main manufacturers that produce some of the products they're used in whether their well-known brands contain these chemicals. The information we've obtained is a snapshot of the products on the market, and not an extensive product list. Other brands not on the list may or may not contain these chemicals. The information was provided by the manufacturers. We didn't test the chemical composition of any of these products.

ARTIFICIAL MUSKS

Artificial musks are used in fragrances in perfumes, cosmetics and household goods, such as air fresheners. There are two main types – nitro and polycyclic. Both are persistent and bioaccumulative. They've been found in the environment and in breast milk. Rats exposed to some nitro musks have developed cancer.

Current status Musk xylene and musk ketone (both nitro musks) are subject to regulation under the EU Cosmetics Directive because of their tendency to bioaccumulate. The amounts that can be used in cosmetics are restricted. Many manufacturers have withdrawn nitro musks from their products. Polycyclic musks are currently under review. Ingredients in cosmetics have to be labelled, but any of 2,600 fragrance chemicals can be listed under the catch-all term 'parfum'. Artificial musks in products not covered by the Cosmetics Directive, such as air fresheners, are even harder to identify as their ingredients don't always have to be labelled.

AIR FRESHENERS

- Free from all artificial musks **Haze, Dettox** and **Airwick**
- Free from nitro musks but contain polycyclic musks **Glade**
- Free from nitro musks but insufficient information given on other artificial musks **Ambi-pur**
- Insufficient information given **Neutradol**

SHOWER GELS

- Free from nitro musks but contain other artificial musks **Dove, Physiosport**
- Free from nitro musks but insufficient information given on other artificial musks **Olay, Radox**
- Insufficient information given **Imperial Leather, Aquasource**

PHTHALATES

Phthalates are used as plastic softeners in many PVC products, such as children's toys and vinyl flooring. They're also in some cosmetics, such as hair sprays and nail polishes.

Phthalates bioaccumulate and have been detected in the body and in breast milk. They have also been found at low levels in foods such as gravy granules and infant formula milk. Tests on animals show that phthalates can cause birth defects, and damage to the liver and the reproductive system at low exposure levels. Research has also proven that phthalates can migrate from plastic toys into saliva, when children put toys in their mouths, say.

Current status In May 2002, the European Commission renewed the temporary ban on six phthalates used in childcare products made of soft PVC that are designed to be put in the mouths of children under three, such as teethers. All manufacturers that we contacted said that they complied with the current ban. However, there is no regulation for the use of phthalates in other products, including toys for children over three, which children may put in their mouths.

CHILDREN'S PLASTIC TOYS

- Free from phthalates **Tonka, Action Man, Star Wars action figures, Lego[1], Duplo**
- Insufficient information given about phthalates in toys not covered by the current ban **Barbie, Fisher-Price, Hot Wheels, Sindy**

NAIL VARNISHES

- Free from phthalates **Boots No 7, Lancaster, Liz Collinge, Margaret Astor, Rimmel, Ruby and Millie**
- Phthalates being phased out **Boots 17, Boots Glitter Babes, Boots Natural Collection, Helena Rubenstein, L'Oréal Paris, Lancôme, Maybelline**
- Phthalates in **Avon, Olay, Max Factor**

1 All Lego products are free from phthalates except for a Lego Scala doll's head

BISPHENOL A

Bisphenol A (BPA) is used to make epoxy resins found in the linings of food and drink cans, and in polycarbonate plastics used to make items such as baby feeding bottles, water bottles and food storage containers. Studies on animals have shown low levels of BPA to have endocrine-disrupting effects, including early puberty in female rats, reduced fertility and effects on the development of reproductive organs. Experts at the European Chemicals Bureau have classified BPA as a reproductive toxicant for its effects on fertility.

It's estimated that 90 per cent of all cans are produced using resins derived from BPA and may contain residues. BPA can migrate from can linings into food at low levels. One study conducted by the Food Standards Agency (FSA) last year found BPA in 38 of 62 samples of canned food. However, it says that that the 'trace amounts' of BPA found were well below permitted levels. Food manufacturers tell us that linings in food cans help ensure the safety and quality of canned foods by preventing the contents from reacting with the metal container.

Most feeding bottles sold in the UK are made from polycarbonate plastic derived from BPA. Manufacturers argue that polycarbonate bottles are a safer option to glass feeding bottles, which can break. BPA in baby bottles, though, has concerned some groups. A study commissioned by the DTI in 2000 showed that BPA is released from polycarbonate babies' bottles after bottle brushing, dishwashing or sterilisation. This suggests BPA could leach from older, scratched babies' bottles. A consumer group in the United States also found that BPA could leach from the plastic of baby bottles when heated with milk inside them.

Current status The independent Committee on Toxicity reviewed the results of the FSA's study last year and said that there was a substantial margin of safety. It advised that the levels of BPA detected are 'unlikely to be of concern to health' and said consumers shouldn't avoid canned food because of the findings. This year a new safety evaluation by EU scientists concluded that BPA is safe to use in products that come into contact with food, such as packaging. But it reduced the recommended safety levels for daily intake. The committee acknowledged that more research is needed to ascertain the effects of BPA on humans.

BABY BOTTLES

- Most baby feeding bottles in the UK are made from polycarbonate plastics. These include **Boots own-brand, Mothercare own-brand, Avent, Tommee Tippee** and **Maws feeding bottles**

FOOD CANS

- BPA is used to develop protective linings in food and drink cans. These include ones used by **Heinz, John West** and **Princes**

ORGANOTINS

Organotins, also known as alkyltins, are used as heat stabilisers in about 8 per cent of PVC products produced in Europe. PVC products containing organotins include carpet lining, vinyl flooring and PVC gloves. They are also used as fungicides, for example, in replica football shirts and the insoles of trainers. Tributyltin (TBT), which is mainly found in protective paints for ships, is a serious offender. From ships it has spread throughout marine environments and, due to its effects on hormones, has destroyed mollusc populations. In 1999 scientists discovered that TBT could produce similar effects in humans.

In July 2000, the Women's Environmental Network (WEN) found TBT in babies' disposable nappies on sale in the UK at levels that gave cause for concern. That year, Greenpeace Germany reported that a range of children's plastic beach toys had also tested positive for trace levels of TBT. Large quantities of TBT were also found in a range of common products, including PVC gloves, in a study by the Danish environmental protection agency in 2001.

Although Greenpeace and the Danish agency felt that it was unlikely that the use of these products would have any immediate effects on health, the possibility of long-term hazards to health and the environment following exposure to low levels of TBT from these types of sources can't be ruled out.

Current status The use of organotins in disposable nappies or any PVC products isn't regulated. Current advice from the Department of Health is that there's no evidence that the compound poses any risk to humans. But concern is sufficient that the UK has proposed that all evidence on organotin use in textiles and consumer goods should be collated at European level to help decide whether further restrictions on TBT in consumer products is necessary.

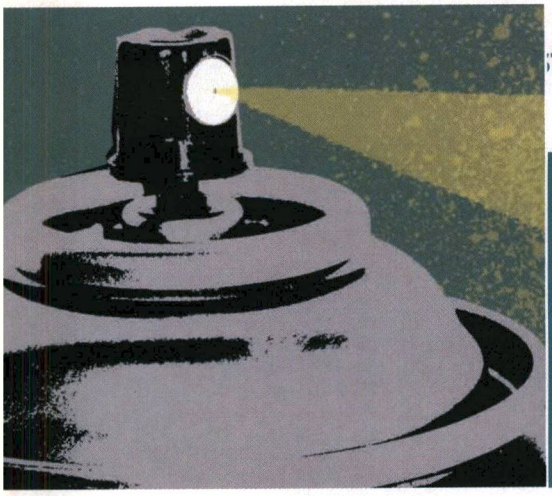
NAPPIES

Tests commissioned by WEN in 2000 found TBT in the body of disposable nappies. It's thought that the chemical may have leached from the adhesive where it was used to preserve the stickiness. Manufacturers have since assured WEN that they've removed TBT from their products. When we contacted manufacturers of Huggies and Pampers nappies, their trade association responded on their behalf. It told us that its members don't use any organotins in the manufacture of disposable nappies, and that organotins aren't detectable in the finished product marketed in the UK.

www.which.net/which

HELP ONLINE

Have you got a comment or question about chemicals in household products? If so, post your questions on our website at **www.which.net/which/askus.html** Post your questions by 9 August. We'll reply on the site on 16 August.



ALKYLPHENOLS

Alkylphenols/alkylphenol ethoxylates are used in detergents but are also found in paints, glues and lubricating oils as well as in some cosmetic products such as shampoos and shaving foams.

Alkylphenol ethoxylates become more endocrine disrupting in the environment when they break down to alkylphenols. The breakdown products, including nonyl phenols and octyl phenols, have been linked to human fertility problems. Earlier this year, the European Chemicals Bureau agreed that nonyl phenols should be classified as toxic in terms of their effects on human fertility and development.

Current status In October 2001, UK government advisers called for a voluntary industry phase-out of nonyl phenols and their ethoxylates in areas including the cosmetics sector, due to the unacceptable risks that these chemicals pose to the environment. An EU risk assessment further highlighted the need for more research in order to define the risks to human health, and also for stricter controls over the use of these chemicals. Proposals for marketing and use restrictions are expected soon from the European Commission. The Danish government has been helping companies to phase out the use of nonyl phenol ethoxylates in products and to develop alternatives since 1995.

SHAVING FOAMS AND GELS

- Free from alkylphenols **Colgate Palmolive, Proshave Ultragels and Ultrafoams**
- Some foams and gels contain an alkylphenol ethoxylate **Gillette**
- No comment from manufacturer **Wilkinson Sword**

SHAMPOOS

- Free from alkylphenols **Pantene, Head & Shoulders, Wash & Go, Vidal Sassoon Salon, Clairol's Herbal Essences and Defense Systems, Organics, Timotei, Salon Selectives, J&J Baby & Kids, Neutrogena, Elvive, Fructis, Nutralia**

FURTHER INFORMATION

www.foe.co.uk/campaigns/safer_chemicals/ For information on Friends of the Earth's Safer Chemicals Campaign

www.greenpeace.org.uk/products/toxics/ Visit Greenpeace's Chemical Kitchen for an interactive guide to toxic chemicals and information on which kitchen products contain them

www.wwf.org.uk/whocares For WWF's advice on ways to reduce your exposure to toxic chemicals

www.ortepa.org/ For information on organotin compounds

http://endocrine.ei.jrc.it/gaed.html This site has information on endocrine disrupters

TOP TIPS AVOIDING CHEMICALS OF CONCERN

It would be unrealistic to stop buying products we use every day, such as tinned food and shaving foam. However, if you're worried about particular chemicals, there are some things you can do to try and avoid them.

- Read the label. Most chemicals don't have to be listed but in some cases, for example, dibutyl phthalates in some Boots own-brand nail varnishes, the manufacturer may have volunteered the information.
- **Contact the manufacturer. Although they aren't always obliged to give out specific product information, it is still worth a try. The quality of the response you receive may vary between companies but can be informative (see 'Chemicals: the hidden ingredients', *Health Which?*, February 2001, p8).**
- Contact the retailer. Some, such as Body Shop and the Co-op, are actively sourcing alternative ingredients to products containing chemicals targeted by campaigning groups.
- **If you're worried about BPA in babies' bottles, replace old polycarbonate bottles with new ones on a regular basis. Using glass bottles is also an option, although these aren't widely available, and could break.**
- If you're concerned about organotins in disposable nappies, try cloth nappies. For more information, check out our report on washable nappies coming up in the November issue.
- **See the product information on the Greenpeace and Friends of the Earth websites (see 'Further information', below).**

OUR VERDICT

There are still too many uncertainties about the potentially harmful effects of some chemicals on human health and the environment. Currently, chemicals can be used until they are proven to be unsafe. We'd like authorities and industry to take a precautionary approach, and prove chemicals are safe before they're used. If there is a reason to suspect that a chemical may be risky, it should be withdrawn from use until further research is completed.

The new chemicals legislation is unlikely to come into play until the end of 2005. We'd like to see manufacturers and retailers taking responsible action in advance of this date to phase out chemicals that are known to be harmful. We encourage any research to source and develop safer alternatives. We also want more ongoing research looking at the long-term effects of harmful chemicals and on the effects of a cocktail of chemicals on humans and the environment.

The government's white paper on chemicals and the proposed REACH system are a step in the right direction. However, we'd like to see all chemicals assessed for safety. We'd also like to see improved and compulsory labelling of chemical ingredients in products so that consumers can make a more informed choice when buying them.

allchange

What's new on the high street

Recycle your old mobile for charity

As mobile phone technology has improved, millions of people have abandoned their old, brick-like mobiles in favour of the latest slimline models.

A staggering 90 million unwanted mobile phones are thought to be gathering dust in UK households. But there is a way to dispose of them responsibly and raise money for charity.

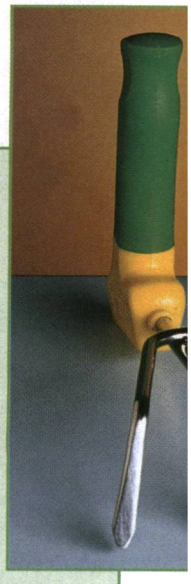
Comet, Oxfam and Tesco all offer mobile phone recycling schemes that give £5 to

charity for each mobile received. Phones are broken down so that plastics and precious metals can be recycled.

You can pick up a prepaid envelope from any Comet or Tesco store – just put your phone inside and post it. To donate to Oxfam, take your mobile into any Oxfam store or post to Oxfam Bring Bring Scheme, Freepost LON16281, London W5 5BR.

If all 90 million unwanted mobiles were recycled, that's a potential £450 million for charitable causes. So, if you have an old mobile hanging around the house, do something useful with it.

GET A GRIP



Will pain in your hands stop you from getting the gardening tools out when bulb-planting season starts next month? If so, check out Easi-Grip hand tools, including trowel, fork and cultivator, recently launched by Peta (UK) Ltd (01245 231 118, www.peta-uk.com).

The unusual angle of the handle on these tools is designed to keep the hand and wrist in a natural stress-free position, and the green 'soft-feel' grip is supposed to make them comfortable to hold.

We asked six volunteers with gripping difficulties caused by arthritis and RSI to carry out some simple gardening tasks with the Easi-Grip tools. They rated the tools on weight, length, handle comfort, effectiveness and ease of use, and also compared using the fork and trowel to using standard-shaped hand tools.

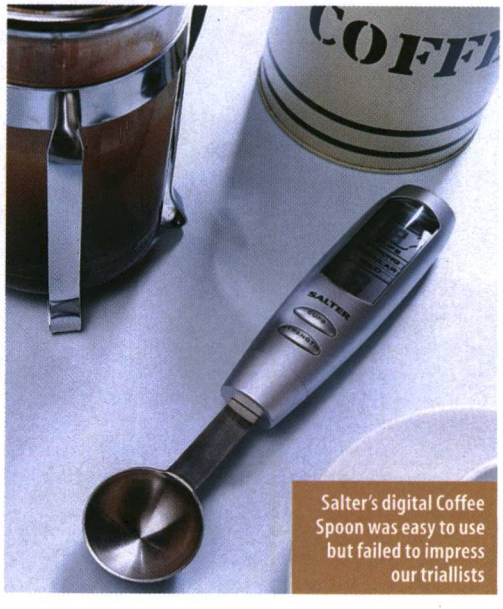
The tools were a big hit with five of the users, who would be very likely to buy them for their own use. Most users found them light, effective and easy to use. More importantly, the Easi-Grip trowel and fork caused less pain during testing than standard hand tools. All six testers experienced some pain using the standard tools, but only two did using the Easi-Grip tools. So, give them a try if hand pain is taking the pleasure out of gardening. The tools cost £9.95 each, plus p&p. See 'Gadgets for gardeners', p36, for more labour-saving ideas.

Measure for measure

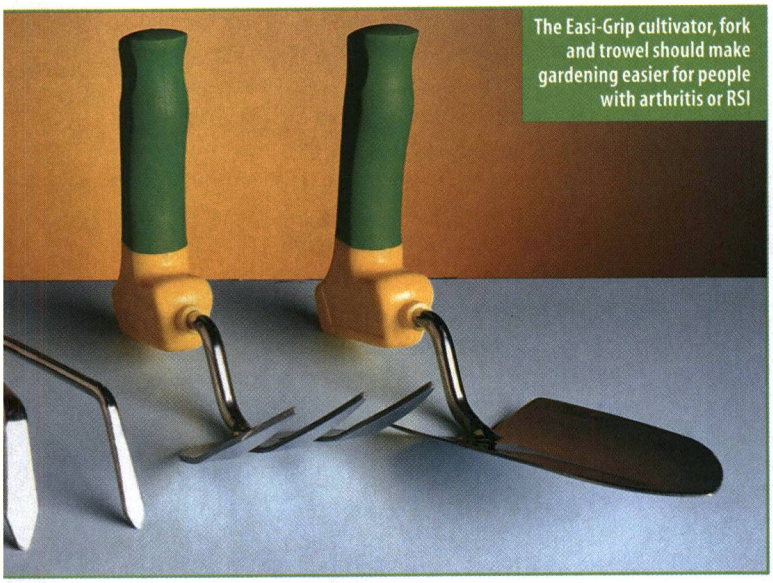
Salter Housewares has launched a novel product to help you make fresh ground coffee to the correct strength. The Coffee Spoon (about £12) is a battery-operated scoop with 'digital portion control'. You key in how many cups you're making and whether you want your brew mild, regular or strong and it tells you how many spoons of coffee you need.

We gave spoons to 13 coffee lovers who admitted to not always brewing to perfection. On the plus side, there was a strong consensus that the spoon was easy to use. Many agreed that following the spoon's instructions helps you make coffee to the desired strength. But it can't help you measure the correct amount of water or assess the strength of the coffee blend you're using, so its usefulness is limited.

Overall our triallists were unimpressed with the device. They felt there are too many variable factors in coffee making (chosen blend, size of cup, amount of water) for this product to be truly useful. None of our panel thought it worth buying, preferring their usual humble (and free) plastic scoop. Our verdict, as summed up by one triallist, is that the spoon is 'a gimmick that would soon sit obsolete in the back of a cupboard'.



Salter's digital Coffee Spoon was easy to use but failed to impress our triallists



The Easi-Grip cultivator, fork and trowel should make gardening easier for people with arthritis or RSI

HALIFAX'S SLIM PICKINGS FOR SMALL INVESTORS

Halifax's ShareBuilder is a new online product for people who want to invest small amounts in the stock market. Halifax claims it's 'easy, affordable and fun', but it could just be a simple way to lose money.

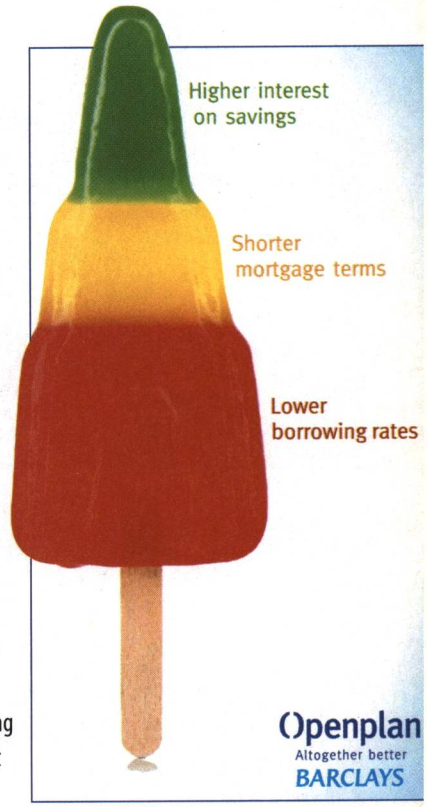
It works like this: you save a regular monthly amount (minimum £20) into your ShareBuilder account. The money is invested directly into your chosen shares on one of four designated days each month. You can invest in new shares, change the frequency of the investment or sell your shares at any time. You don't have to buy shares every month, but can build up a larger sum.

You're charged £1.50 whenever you buy, and £5 to sell amounts up to £250, £12.50 up to £2,500, and even more for larger amounts. The £1.50 charge to buy shares is the cheapest around, but it's not great value for small amounts. If you invest £75 a month into one company, you'll lose 2 per cent in charges. If you invest the minimum £20, it's a huge 7.5 per cent. This illustrates why direct investment in shares is not a good idea for small investors. The costs mean you need a high growth rate on your shares to avoid making a loss.

Overall, we don't think Halifax ShareBuilder is suitable for its target audience of small investors. Unit or investment trusts are a far better bet. They have lower charges and allow you to spread the risk across many shares. However, ShareBuilder might be useful for people prepared to build up large sums (at least £1,000), over a few months, or to invest on a one-off basis.

PHOTOGRAPHY JONNY THOMPSON ILLUSTRATION MATT HERRING

Not as good as it looks



Barclays Openplan all-in-one account combines your mortgage, current account and savings. The credit balances in your current and savings account are used to offset the interest on your mortgage. So someone with a £50,000 mortgage but £10,000 in savings would pay interest on only £40,000.

These types of accounts aren't new – we looked at all-in-one accounts in detail last July – but they are becoming more popular. As well as Barclays, First Direct and NatWest have in the last year launched similar products.

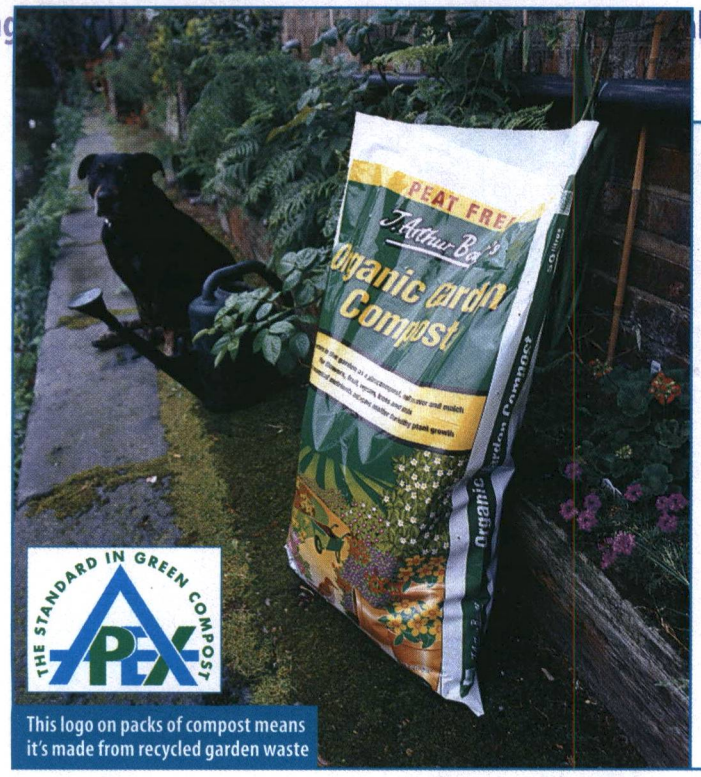
Although these products can be a good deal, don't assume you'll be better off. Barclays and First Direct offer a competitive standard variable rate of 4.75 per cent on their mortgages, while NatWest is offering between 5.1 and 5.95 per cent. But to reap the benefits, you need to keep a high level of savings in your account.

You can get cheaper rates with a discounted deal on a non-offset flexible mortgage, although you'd have to be prepared to switch mortgages at the end of each discount period.

Barclays also offers Openplan Moneymanager, which allows you to set a maximum and minimum balance on your current account (say £500 and £100). Each day the balance is checked and any surplus 'swept' into a linked savings account with a higher rate of interest. If you go below the minimum balance, money is 'swept' back from the savings account. This second savings account also has a maximum balance set. Any money above this balance (say £1,000) is swept into a third account, which offers an even higher rate of interest.

However, the rates are poor – just 0.1 per cent on the current account, 0.65 per cent on the first savings account, and 2.1 per cent on your main savings up to £5,000. You need to have £25,000 in savings before you earn more than 3 per cent. The best current accounts pay 3 per cent on balances of £1, and the best savings accounts pay more than 4 per cent interest.

To add insult to poor rates, Barclays is offering the same account through its Woolwich brand, but paying higher interest. 'Woolwich' pays 3.25 per cent for savings up to £1,000, and between 3.5 and 4 per cent for larger balances. We think this is disgraceful – and yet another example of a bank treating its loyal customers with disdain. So, if you want Openplan Moneymanager, take out the Woolwich version. ▷



This logo on packs of compost means it's made from recycled garden waste

Down to earth

Garden waste makes up a hefty 25 per cent of all waste collected, and a new scheme has recently been launched to make use of it. Under the umbrella of Apex, waste companies Onyx, Sita and Cleanaway are collecting and composting green waste (such as grass clippings) to make organic garden compost. The Apex standards ensure that green waste is screened for non-organic material and that the compost is of good quality. It's currently sold under the brands B&Q and J Arthur Bowers, and the packaging features the Apex logo. It costs around £3.50 for a 50 litre bag, comparable to other organic, peat-free compost on the market.

By buying recycled compost you're helping local authorities meet government targets to recycle or compost at least 25 per cent of household waste by 2005 (see 'Recycling', *Which?*, July 2002, p34). Your local authority should be able to tell you whether one of the above waste companies collects in your area, or what facilities are available at your local tip for recycling green waste.

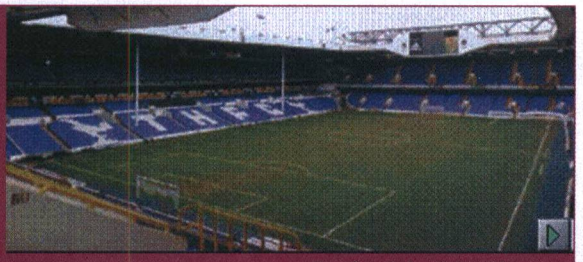
VIRTUAL VIEW

Ever bought tickets for an event or show only to turn up and find you can see only half the pitch or stage? A new internet booking system could put an end to such disappointment.

The ticket booking system operated by Spurs (www.spurs.co.uk) allows club members to choose a section of the ground and see via the internet the view from that section of seats. We tried it for a match at the end of last season and were impressed. The virtual view was pretty accurate and corresponded well with our real view of the pitch. The system, run by a company called SeatBooker, was well laid out and, at each step, it gave clear instructions.

Another benefit of the system is that bookings are made in 'real time'. You can take up to 15 minutes to book while you think about where you want to sit. But tickets are being taken all the time, so you may find seats being snapped up before your eyes. Similarly, if people cancel bookings, the seats become instantly available.

SeatBooker says that other football and rugby clubs are interested in its system. We think it works really well and should make booking tickets easier and help take the lottery of out buying tickets for a venue you're not familiar with. So, while you might not like what's happening on the pitch, you can at least make sure you can see it.



The virtual view (above) is pretty similar to the actual view (below)

CERTIFIED FARMERS' MARKET NAFM

Farmers' markets certification scheme

Three farmers' markets – in Haverfordwest, Orton and Andover – are the first to be certified under a national scheme launched in June (see 'Farmers' markets', *Which?*, July 2002, p37). The scheme was introduced by the National Association of Farmers' Markets (NAFM) to provide evidence that certified markets support farmers' market principles. Over 50 markets have already applied to the scheme. Certified farmers' markets will display the scheme's logo to help consumers identify them.

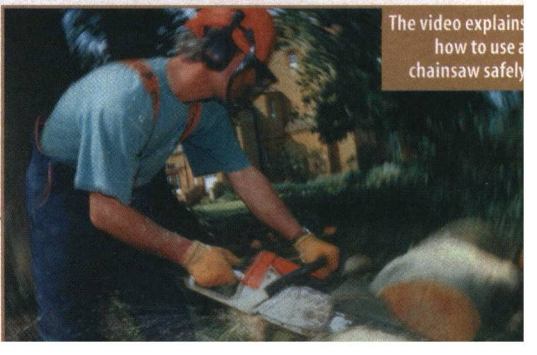
PHOTOGRAPHY JONNY THOMPSON, GETTYONE STONE

USING CHAINSAWS **SAFELY**

An estimated 1,100 people are injured each year in the UK while using chainsaws. So we were pleased to hear that tool hire chain HSS hire shops has produced a video for hirers to take home on how to use a chainsaw safely.

Our tool safety expert was satisfied that the video included the necessary core safety tips – about using the correct personal protective equipment, for example, and cutting and fuelling advice.

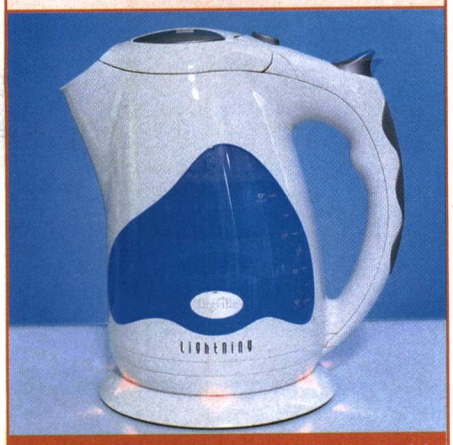
We commended HSS in our last tool hire report ('Don't injure yourself', *Which?*, February 2002, p12). All of the tools we hired from its outlets passed our safety tests, and most gave good safety advice, both in writing and face to face. Many other hire outlets we visited gave advice only through a leaflet, which isn't enough. HSS plans to produce videos for other potentially dangerous tools in the future.


The video explains how to use a chainsaw safely

ON THE BOIL

Desperate for a cup of tea, but can't bear to leave your favourite TV programme for even a moment? Breville thinks it may have the answer to your problem.

The Breville Lightning Keep Warm Illuminated kettle promises to boil water quickly – and it does. It boiled 1.7 litres of water (its maximum capacity) from cold in about four minutes, and boiled one litre in just under two and a half minutes. In our last kettles test ('Time for tea', *Which?*, March 2001, p50) only one model beat this (by four seconds), but it wasn't a Best Buy. The Breville boiled a litre of water faster than all the Best Buys from that report.



A fast boiler, but the keep warm feature is wasteful

To boil water for subsequent cups of tea even faster, the Breville has a 'keep warm' feature designed to maintain water temperature at about 80°C after boiling. Despite this, the kettle won't save you much time – less than a minute.

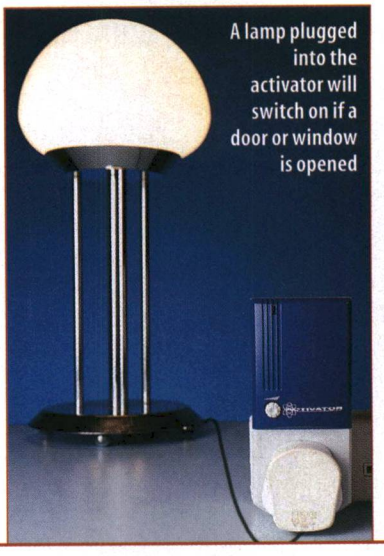
Leaving the keep warm feature on is roughly equivalent to having a light bulb on. This may not seem like much, but it's quite wasteful – especially when you consider you're saving less than a minute by using it.

The kettle is well designed and the 360° rotational base and water level indicators on both sides make it easy for both right and left handers to use. Some users may find it heavy, though, and getting the lid open may prove difficult for people with poor grip. It costs £40 from Comet.

Intruder alert

A new home security device, the Activator RX-8 Multi-function Scanner, claims it can 'hear' intruders. It works by detecting the low-frequency sub-sonic sounds that are generated when a door or window is opened. The activator plugs into the mains and incorporates a socket into which you plug another device, such as a lamp, radio or alarm. There's a sensitivity control, which you need to experiment with but, once set, the idea is that when it detects a sound it will switch on whatever is plugged into it to deter an intruder.

The device claims it will work in as large an area as a five-bedroomed house. We tried it in various-sized houses and found that, generally, it did what it claimed. Opening external doors and windows would usually trigger the device, though it wasn't 100 per cent reliable. But the biggest problem we found was that it was prone to false alarms. Footsteps on the stairs or a neighbour shutting their front door could set it off. Decreasing the sensitivity to prevent this would mean that it was increasingly unreliable at detecting the opening of doors and windows.


A lamp plugged into the activator will switch on if a door or window is opened

Once activated, the device resets after three minutes, but repeated false alarms (if plugged into something noisy) could be irritating if you're in the house, and make you unpopular with the neighbours if you're out. Although the device does what it claims, it would need to be connected to an alarm to potentially deter an intruder. But some trial and error is required to get the optimum setting, and you're likely to get false alarms. Another use would be to connect it to a lamp so it will switch on when you enter the house – for safety or convenience. The Activator costs £35 (including p&p) and is available by mail order from Direct2Home on 0800 7834069.

CARING, SHARING TRAVEL INSURANCE?

You can now buy travel insurance and give to charity at the same time. GlobalCare affinity travel insurance offers a range of single trip and annual policies, with 10 per cent of every premium donated to Oxfam.

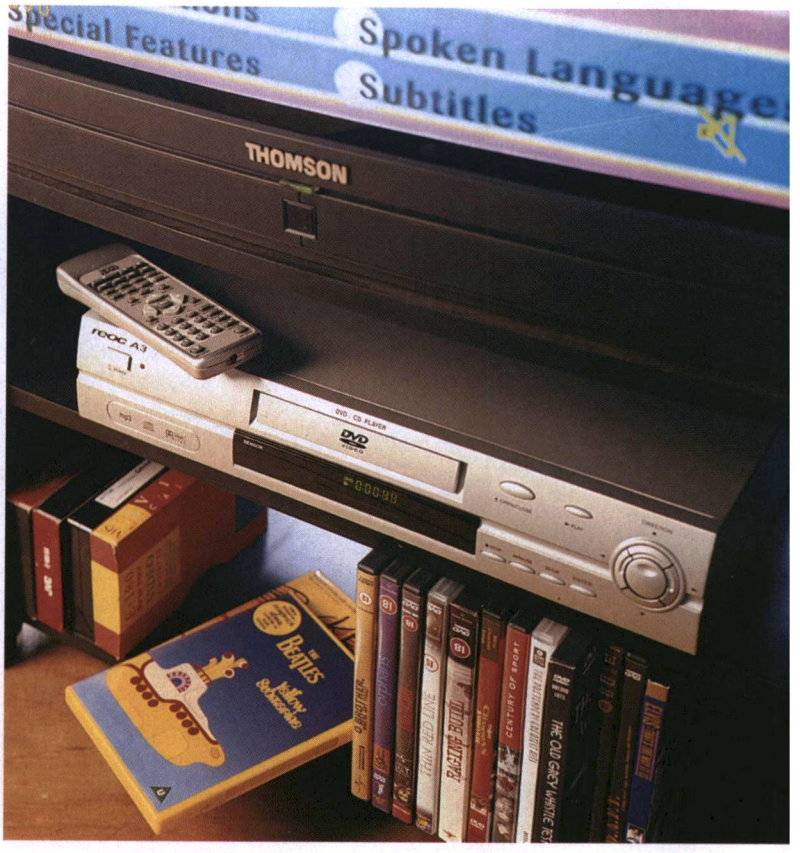
Unfortunately, GlobalCare doesn't offer the 'highly competitive rates' it claims. We found equivalent policies for a two-week trip to Europe were half the price of the £24 premium charged by GlobalCare. For example, if you bought Options Premier Plus policy you would pay only £10.45. You could then donate far more than the £2.40 GlobalCare would pass on to Oxfam and still pocket some change.

GlobalCare annual policies for adults over 65 years old are particularly expensive. Globalcare doesn't insure over 65s for single trips.

Although a novel idea, we wouldn't recommend a product with premiums this high. If you're looking for travel insurance, choose one of our Best Buys (see 'Cover for a carefree holiday', *Which?*, March 2002, p44). You could then afford to give much larger donations to charity and save yourself money as well.

RECORD BREAKERS

It's official. DVD players are the fastest selling electrical entertainment product ever. If you want to join the rush, we've tested ten players – and three DVD recorders – to help you choose



A staggering 43 million DVD (digital versatile disc) players have been sold worldwide since the first model was launched in 1997. Already, 12 per cent of UK homes have one and this is predicted to rise to 83 per cent in five years.

So what's all the excitement about? Well, compared with the humble VCR, DVDs offer far better picture and sound quality and extra playback features. There are also now recording versions on the market – albeit at a huge price premium. All of this will mean that, eventually, DVD will help consign the VCR to history. So if you want to take the plunge, here's what to look for.

ALL SHAPES AND SIZES

We've tested ten new models of DVD player from a bargain-basement £90 model (available from Safeway) to an £890 multi-disc model that can hold up to five discs. Some are a familiar, VCR player size, while others are slimmer – one is just 5cm high. And the Sony can be stored and played standing on its side (see overleaf) as well as lying down as normal. You insert discs into a slot, like a computer floppy disc drive, rather than a conventional sliding drawer.

This report also includes test results for all the recording DVD models available at the time of testing. We've tested the new Pioneer DVD recorder – priced at a princely £1,300 – and have compared it with two other recorders on the market from Philips and Panasonic (see 'What about recordable DVD?', p20, if you want to skip straight to these results).

PERFORMANCE IS KING

One of the most obvious attractions of a DVD player is the superior picture and sound quality compared with that of a standard VCR. All the players we've tested have excellent picture quality – they'd all beat even the best VHS (or SVHS) VCRs we've reported on in previous articles. Their sound quality is similarly good. In fact, one of our Best Buy VCRs from the March 2002 test – the Sharp VC-MH834HM – which received a ★ rating for picture quality would score only ◒ if rated on the same scale as the DVD models in the table, overleaf. However, despite the generally high standard, we did find that some DVD players had even better picture and sound quality than others. The good news, though, is that you don't have to spend more than £180 to get the very best (see the Best Buy Guide, p19).

FEATURE FOCUS

All the models on test have several features in common. When setting the player up, you'll be asked to select which language track or subtitles you want to hear or see. This is because most DVDs carry these in various languages. If viewing on a standard (not widescreen) TV, you'll usually be given the option of how you want to view widescreen films – in 'letterbox' format or full screen with the sides chopped off.

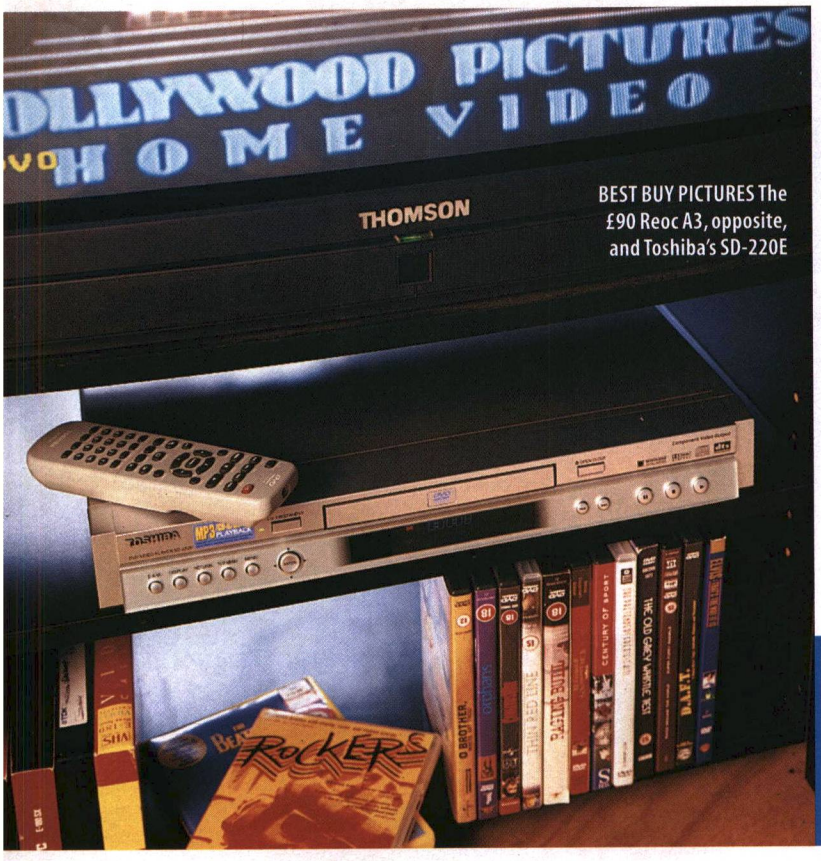
Most discs have a menu of options to select from before the main feature starts. They may offer, for example, the ability to skip directly to a particular part of the film (called chapters), or to a particular scene. Alternatively you may be able to go straight to bonus features such as out-takes or an interview with the film's director.

A few recent DVD discs also offer the choice of viewing some scenes from a different camera angle. All the players on test are compatible with this feature. All also allow you to block DVDs of certain ratings (PG, 18 and so on). However, to our knowledge, few discs carry this information so far. Some players have alternative 'parental locks'. The Reoc and Pioneer models let you lock the whole player so that it can be activated only when a Pin number is typed into the remote control. The Sony and Yamaha models are more sophisticated in that they will block all discs apart from those which you tell them are 'safe'.

All the players can also play standard audio CDs, though you'll need to listen via good quality speakers, rather than the ones built into your TV, for CD-quality sound. The Yamaha DVD player even has a 'favourite track selection' feature. It will remember your choice, and only play those tracks whenever you play that audio disc.

Our tests on CD playback, when connected to a hi-fi amplifier and speakers, show that all the players give perfectly adequate sound quality. However, a real hi-fi enthusiast may find their sound quality disappointing compared with more expensive, dedicated CD players. Two models can also play the new DVD-Audio format discs which promise even better sound quality than conventional CDs. We haven't

PHOTOGRAPHY JONNY THOMPSON



BEST BUY PICTURES The £90 Reoc A3, opposite, and Toshiba's SD-220E

WIN A BEST BUY DVD

WE'VE GOT 10 BEST BUY TOSHIBA DVD PLAYERS TO GIVE AWAY IN OUR SIMPLE-TO-ENTER COMPETITION

For details, see p59 or go to www.whichbestbuycomp.co.uk

tested this claim for this report but will be carrying out full tests on DVD-Audio and the rival Super-Audio CD (SA-CD) format players in our hi-fi report in October. Most models will also let you play CD-Roms with MP3 files recorded on them.

Most DVDs of modern films come with a digital surround-sound track encoded in a format known as Dolby Digital. If you want to hear this, and attempt to recreate the full cinema experience, you'll also need a suitable surround-sound decoder, a home cinema amplifier and a set of five speakers. Four models on test have surround-sound decoders built into them which support Dolby Digital. But we can't see the point of having this built into the DVD player. We think it's better to have it built into a separate home cinema amplifier so that you need only one connecting cable (rather than five). This way, you'll also be able to have a surround-sound effect from other surround-sound sources – such as Sky+ or some of your old VCR video films, for example. We'll be publishing a full report on home cinema packages and systems in November's issue of *Which?*.

For the very best picture quality you must connect your DVD to your TV using a Scart lead or 'S video' connector. But only five models came supplied with one, which we think is rather poor. If you have to buy one separately, it'll cost from around £5.

It's useful to have the film title and the current chapter you're watching shown on the front panel display. All but three models do this. 'Power down resume' is a handy feature that around half the models have. It allows you to carry on watching a film where you left off – as long as you don't take the disc out of the player – even if you switch the player off (into standby mode). Some players also have a 'bookmarking' system. This allows you to store, and quickly skip to, your favourite scenes in a film. However, players will forget these when you take the disc out of the player.

RELIABILITY RECORD

In May, we took our first look at the reliability of DVD players. As they're a relatively new type of product, we were able only to assess the reliability of players up to three years old. So far, though, they appear to be an extremely reliable type of product with only 3 per cent, on average, needing a repair in this time.

A HACKER'S GUIDE TO REGIONAL CODING

Film distribution companies have always staggered the release of films – so that, for example, a title appears in the US first, in Europe a few months later and in other regions later still.

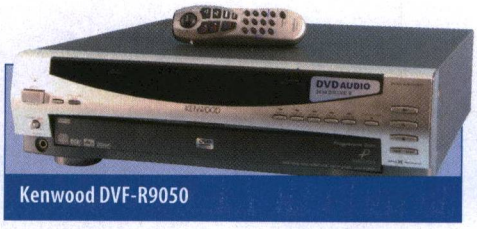
To preserve this, studios insisted that DVD discs incorporated a system of regional coding: the US is known as region one, Japan and Europe are region two, and so on. The idea was that discs released in one region would not play on DVD players sold in another.

Soon, though, the hackers set about getting round the system so they could play imported DVDs from the US before their release in other parts of the world. And they were remarkably successful.

Turning your DVD player into a multi-region player can simply be a matter of typing in an engineer's secret 'hacking' code using the remote control. More often, though, these days, it means an internal modification sometimes known as 'chipping'. There are 'specialists' who will chip your DVD or even sell you a machine that's already been modified (though beware: this may invalidate the manufacturer's warranty). The internet is awash with websites offering chipping services or telling you the codes to hack your machine. We came across www.dvd.reviewer.co.uk/info/multi region and www.dvdblokes.com, but there are many others.

One of the 12 machines on test, the Scan SC-2500, comes set as a region two machine, but has instructions on how to set it to a multi-region player. And we easily found the special hacking codes for three other players on test on the internet. Two simply required a sequence of button pushes on the supplied remote control but, for the Yamaha, you'll need a universal remote control (about £15). We assume that the other players would be harder to hack, would need an internal modification (chipping) or it may not be possible to tamper with them at all.

Denon DVD-1600


Kenwood DVF-R9050

Panasonic DVD-XV10

Sharp DV-740H

Sony DVP-F21

SPECIAL FEATURES

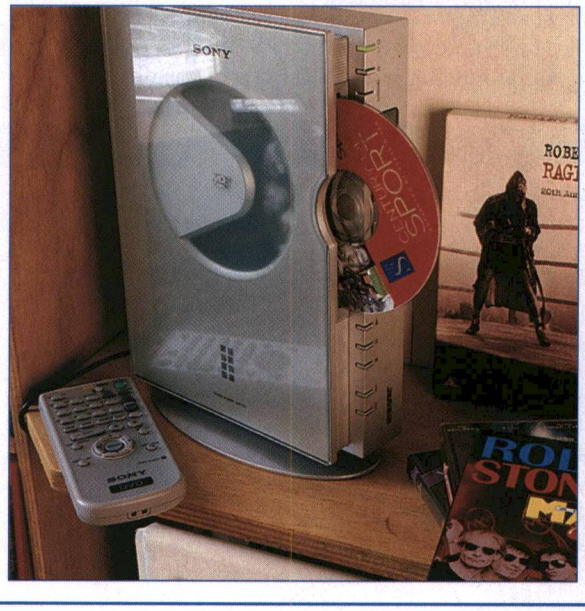
NO NEED TO GET UP

The Kenwood DVF-R9050 can hold up to five discs at once. But you'll pay for the added convenience – it's the most expensive player on test at £890

NOW SHOWING This display shows the DVD is playing chapter 13 of the main feature (1)

SLIMLINE SONY

The Sony DVP-F21 can be stored and played standing on its side as well as lying down. Discs go in a slot, like a floppy disc drive, instead of a sliding drawer



DVDs

	Players	
	Denon DVD-1600	Kenwood DVF-R905
Specification		
Price (£)	500	890
Dimensions (width x depth x height) cm	43x25x8	44x41x13
Features		
Scart or similar lead supplied 1▷		✓
Multi-disc player (number of discs)		5
Easy to switch to multi-region 2▷		
Bookmarking 3▷	✓	✓
Power down/resume 4▷	✓	
Title and chapter displayed on front panel	✓	✓
Disc compatibility 5▷	DVD-R, DVD+RW	None
Plays MP3 discs 6▷	✓	✓
Plays DVD-Audio discs 7▷	✓	✓
Number of Scart sockets 8▷	2	2
Built-in Dolby Digital decoder 9▷	✓	✓
Digital output type 10▷	Optical	Coaxial an optical
Performance		
Picture quality	★	★
Sound quality	★	★
Ease of use 11▷	○	◒
Total test score	89	82
Information		
Additional notes/update since our test		

NOTES

DVD players highlighted in **red** are in the Best Buy Guide, opposite. For details of DVD recorders, see overleaf.

Features

1 For optimum picture quality you must use a Scart (or S video) lead to connect the player to your TV.
2 Whether player can be switched to multi-region without the need for 'chipping' or specialist equipment.
3 Lets you bookmark your favourite scenes (but the player will forget them when the disc is removed).
4 Lets you watch a film where you left off, even if it's switched to standby (as long as the disc is left in).
5 The types of recordable disc it will play back (if any).
6 Can play back MP3 files recorded on to a CD-Rom.
7 Can play back DVD-Audio discs that claim to offer

Reoc A3

Scan SC-2500

Thomson DTH5400U

Toshiba SD-220E

Yamaha DVD-S5 20 BB

Panasonic DVD-XV10	Reoc A3	Scan SC-2500	Sharp DV-740H	Sony DVP-F21	Thomson DTH5400U	Toshiba SD-220E	Yamaha DVD-S5 20 BB
230	90	128	160	280	200	180	230
43x31x5	43x28x8	43x33x9	43x33x8	25x18x6	43x27x8	43x23x7	44x31x9
	✓	✓	✓				
	✓[1]	✓[1]			✓[1]		✓[1]
	✓	✓			✓		
				✓	✓	✓	✓
✓	✓		✓		✓		✓
DVD-R, DVD+RW	DVD-R, DVD+RW	DVD-R, DVD+RW	DVD-R, DVD+RW	DVD-R, DVD+RW	DVD-R, DVD+RW	DVD-R, DVD+RW	DVD-R, DVD+RW
✓	✓	✓	✓		✓	✓	✓
1	1	2	2	1[1]	2	1	1
		✓			✓		
Optical	Coaxial	Coaxial and optical	Coaxial	Optical	Coaxial and optical	Coaxial and optical	Coaxial and optical
★	☆	○	☆	☆	★	★	☆
★	☆	☆	★	★	★	★	★
◒	◒	◒	○	○	◒	☆	◒
82	71	58	76	75	87	89	74
	1 By using supplied remote control	1 Comes with instructions		1 S video socket	1 By using supplied remote control		1 Requires universal remote control

superior sound quality compared with standard CD.
8 One socket is essential to connect the DVD to a TV. A second is handy if, for example, your TV has no spare scart input and you want to link a VCR, too: connect the VCR to the DVD and it feeds the signal through to the TV.
9 Has a built-in Dolby Digital surround-sound decoder (though see 'Feature focus', p16).
10 Lets you connect to an external surround-sound decoder/home cinema amp or to a MiniDisc recorder, to copy a CD audio disc, say. But check compatibility as they can use optical or coaxial type connections.

Performance

11 How easy it is to use the front panel and remote controls and to access and navigate the menu systems. We also assessed the clarity of any instructions.

KEY
★ ☆ ○ ◒ ●
best — worst
✓ has this feature

TOTAL TEST SCORE

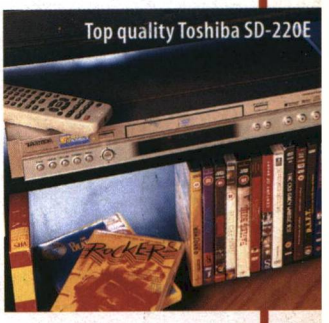
This score, out of 100, ignores price and is based on:

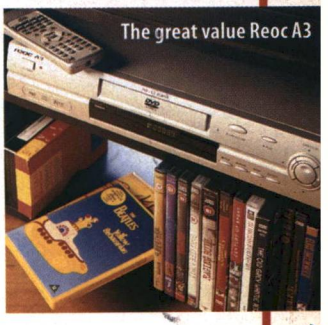
Features	10%
Picture quality	50%
Sound quality	20%
Ease of use	20%

BEST BUY

If you're looking for a basic DVD player with excellent picture and sound quality that doesn't cost the earth, then look no further than the **Toshiba SD-220E**. It doesn't have all the fancier features such as bookmarking or front panel display of title and chapter. But, for a basic model that's easy to use and offers among the best sound and picture ratings, it would be hard to beat at **£180**. There's no easy remote control hack (that we know of) to convert it to a multi-region player, but some internet suppliers will sell you a 'modified' version at no extra cost. It's available on the high street at John Lewis for £180 but is cheaper via the internet and can be bought for £140 from Value Direct at wol.value-direct.co.uk. This is a special offer until 31 August – after that the price is £150. Toshiba DVDs were rated as average in our recent reliability survey.

If your budget is more limited, the **Reoc A3** is a great-value choice. It is exclusive to Safeway stores and costs only **£90**. Picture and sound quality might not be quite up there with the best, but they are both still very good and probably more than adequate for most people. It also has a reasonable number of useful features such as bookmarking and title/chapter display. There's even a simple remote control hack to allow it to play discs from other regions which you should be able to find easily via the internet or by ringing the Reoc helpline (see 'Contacts', p57). At £90 it's a bargain and it should be available in all Safeway stores with an electrical department or, if not, they can order it for you. Too few of the readers who responded to our survey own a Reoc DVD for us to be able to assess its reliability as a brand.


Top quality Toshiba SD-220E


The great value Reoc A3

WHAT ABOUT RECORDABLE DVD?

In late 2001, Philips became the first company to launch a DVD recorder in the UK. Since then, more recorders have followed. But there are two significant factors which make all DVD recorders a bad deal. The first is price: at £800 to £1,300, they cost five to ten times more than a good DVD player (or VCR for that matter). But, more importantly, there is, so far, no universal recordable disc format – and manufacturers have fallen into rival camps. As a result, their recorders are compatible only with certain types of disc – and there are now several different formats available.

The first is known as DVD-R, shortly to be joined by DVD+R. Both these formats allow you to record on to a disc only once. The next three – DVD-RW, DVD+RW and DVD-Ram – allow you to record on to a disc many times. Unfortunately, the different '+', '-' and Ram types of disc are also incompatible. Even more confusingly, DVD players will play back only some types of disc recorded in another DVD recorder. So, for example, a DVD recording that a friend makes for you on their recorder may not play back in your DVD player.

We tried all the DVD players and the recorders, below, with three types of disc (DVD-R, DVD-RW and DVD+RW) to see which they would play back. Only the Pioneer recorder could play back all three. See the table on p18 and the summaries below for which types the rest can play.

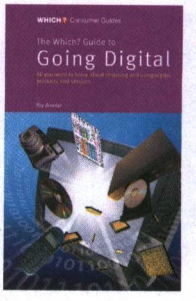
The DVD+RW and DVD-RW formats work much like a video tape. You have to skip to a blank part of the disc to make a recording or you'll overwrite what's already there. If you delete a recording, you'll have a blank gap on the disc. DVD-Ram overcomes this because, whenever you make a recording, it will automatically use the next piece of blank disc available, and then reshuffle things. This means that, when you play back, there are no gaps where you've deleted recordings.

We tested the Philips DVDR 1000/051 and Panasonic DMR-E20EK recorders for an earlier article (see 'Recording from TV', *Which?*, March 2002, p16). Both of these, and the Pioneer DVR-7000 tested this time, have built-in analogue TV tuners so, like a VCR, they can record from one analogue channel while you watch another.

SHOULD I BUY A DVD RECORDER?

We think it's still far too early to take the plunge and buy any of these recorders. There's the possibility of a format war between the various types of disc with one type eventually winning out over the others. The prices of the machines and discs are also still too high, although they are falling (since its launch in October last year, the price of the Philips has fallen from £1,300 to £800, and blank DVD-RW discs are now about £12).

It's even possible that, in a few years' time, an entirely new DVD recording system will supersede all the current systems – another reason not to take the plunge now. It's known as Blu-ray, because of the blue laser light it uses to pack more data on to the discs than the red lasers currently used. This increased storage capacity will allow longer recording and playback times from a disc. Nine manufacturers have joined forces to develop the system but products are not expected to hit the UK until 2004 or 2005. We'll keep you posted on developments.



WHICH? BOOKS

Find out more about the digital revolution with *The Which? Guide to Going Digital. Which?* members who order before 31 August can buy it for £8.99 – £2 off the normal price. See p58 for details.

PRICES IN *WHICH?*

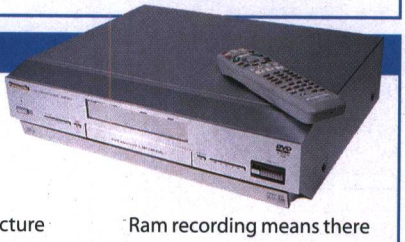
The price we give for Best Buys and in tables is the cheapest price we found in a survey of major high-street retailers. We also give the cheapest internet price we found for our Best Buys. For more details, see www.which.net/which. Internet prices, drawn from firms belonging to the Which? Web Trader scheme, include delivery.

PHILIPS DVDR 1000/051

Price	£800
Dimensions (wxdxh) cm	44 x 34 x 13cm
Recording format	DVD+RW
Disc compatibility	DVD+RW, DVD-R

Useful features Built-in analogue TV tuner, power down/resume, title and chapter display, two Scart sockets, coaxial and optical digital outputs. Comes supplied with Scart lead.
Summary The first DVD recorder to be launched in the UK. Though not tested in comparison with the DVD players on test this time, picture quality is excellent in top quality mode (one hour of recording time) and still very good in the next best mode when recording time doubles to two hours.

PANASONIC DMR-E20



Price	£1,000
Dimensions (wxdxh) cm	43 x 36 x 12
Recording format	DVD-Ram, DVD-R
Disc compatibility	DVD-RW, DVD-R

Useful features Power down/resume, title and chapter display, two Scart sockets, optical digital output.
Summary Though not tested in comparison with the DVD players on test, picture quality is excellent in top quality mode (one hour of recording time) and still very good in the next best mode when recording time doubles to two hours. DVD-Ram recording means there are no gaps when you delete recordings. The machine also automatically finds the next blank part of the disc when you make a new recording.

PIONEER DVR-7000

Price	£1,300
Dimensions (wxdxh) cm	42 x 37 x 11
Recording format	DVD-RW, DVD-R
Disc compatibility	DVD-RW, DVD-R, DVD+RW

Useful features Power down/resume, title and chapter display, two Scart sockets, coaxial and optical digital outputs. Comes with Scart lead.
Summary This recorder has excellent picture and sound quality. As we tested the Pioneer alongside the DVD players in this report, we have comparable ratings for it: it receives a ★ for both picture and sound quality. It is relatively easy to use (scoring a ○) and received a total test score of 68.

As with the other two recorders, you can record in top-quality mode for only about one hour. This increases to two in the next best mode, which still provides very good quality.

Safe as houses

When your house insurance is up for renewal, don't just take the easy option – shopping around could pay dividends

As a retired insurance broker and loss adjuster, John Whatling is no novice when it comes to choosing an insurance policy. So John was delighted when we helped him save nearly £200 simply by making a few phone calls. 'The policy I found is nearly too good to be true,' says John.

Since he retired, John hasn't bothered shopping around for insurance. So when we asked for volunteers to see if we could help beat their existing premiums, John offered to help.

John was looking for both contents and buildings cover for his four-bedroomed detached house in Watford, and he was paying just over £400 for both. We provided John with a list of 12 Best Buy insurers and, after an hour or so of phoning around, John's efforts had paid off. Halifax offered him a policy that met John's needs for £220 – almost half the price of his existing policy.

John is pleased he took the trouble to shop around this year: 'Once I'd decided on the Halifax it was quick and convenient, and my small effort was well worth the money I've saved'.

You, too, could save money by using our Best Buy Guide when it's time to renew your insurance. We've analysed thousands of premiums to pick the best value policies – with just a few phone calls you could be just as happy as John was.

WHAT YOU PAY FOR

When insuring your home, you normally need two policies: one for the building and another for its contents. Both types of policy generally cover damage due to fire, lightning, explosion or earthquake, theft (or attempted theft), riots or vandalism, storms or flooding, subsidence, falling trees, moving objects (such as a cars hitting your home) and escaping or leaking water or oil (from a tank or pipe, say).

BUILDINGS COVER

This covers the structure of your home (walls, windows, roof and so on) as well as permanent fixtures and fittings (such as baths, toilets and fitted kitchens).

The amount of cover you need is the cost of rebuilding your home, which should include the cost of demolition (if needed), clearing the site, and architects' and builders' fees.

It's important to know that this is not the same as the market value of your home (how much you would get for it if you sold it). To help calculate the rebuilding cost, the Association of British Insurers (ABI) has a free leaflet, and an interactive online calculator. Phone 020 7600 3333 or visit www.abi.org.uk for details.

As well as the standard cover, buildings' policies usually also cover:

- your legal liability as owner of the property, such as ▷

liability for damage caused to someone else's property

- damage to underground cables that supply gas or electricity, or pipes that supply oil, water, or sewage
- damage to glass in doors, windows and skylights, and damage to bathroom fittings such as baths and sinks.

Damage to your property because of subsidence is usually covered, too, although there is often a larger excess for this type of claim – normally £1,000 or more.

Buildings policies often don't cover subsidence damage to parts of your property other than the house itself – for example, patios, garden walls, driveways and swimming pools – unless your home is damaged at the same time. Storm damage to gates, fences and boundary walls is normally not covered, either.

CONTENTS COVER

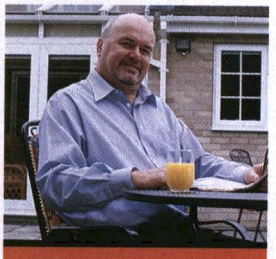
This covers the things inside your home, including carpets, curtains, clothing and electrical equipment and appliances. Contents insurance also usually covers:

- your legal liability as occupier of the house, for example, if a visitor has an accident and injures themselves
- the cost of accommodation and storage if you can't live in your home because of damage that is covered by your contents policy
- accidental damage to stereo equipment, TVs, computers, VCRs and any glass in furniture (a glass tabletop, for example)
- replacement keys and locks, and locksmith's fees if you lose or damage your keys
- damage to TV and radio aerials, and satellite dishes
- loss of food if a freezer breaks down
- theft of cash from your home.

In some cases, there are limits on how much you can claim (for example, for frozen food and stolen cash).

However, some policies won't cover any liability arising from your business or trade if you are working from home.

There is also usually a limit on the amount of cover for high value items, such as jewellery or audio-visual equipment (see the 'Contents insurance: cover details' table, p25). If you have possessions of a particularly high value, check that they will be properly covered by any policy you're considering.



'MY SMALL EFFORT WAS WELL WORTH THE SAVINGS'
John Whatling

POLICY CHOICES

There are several different types of policy you can choose. It's important to go for the right one to make sure you don't end up out of pocket if you need to claim.

New-for-old vs indemnity With new-for-old cover, the insurer either pays the full cost of repairing damaged items or pays to replace them with equivalent new items if they are stolen or destroyed. All our Best Buy policies are new-for-old.

Indemnity policies, on the other hand, deduct an amount for wear, tear and depreciation from any payout. Although an indemnity policy might be cheaper than new-for-old cover, we don't recommend them, because they could leave you much worse off if you have a large claim.

Sum insured vs bedroom rated You can choose the level of cover you need in one of two ways. A bedroom-rated policy is based on the number of bedrooms your home has (subject to maximum amounts of cover – see the 'Cover details' tables on p23 and p25).

BEST BUY

We've chosen Best Buy buildings policies from hundreds of quotes for a range of different circumstances.

We asked for quotes for a low-risk and a high-risk house. The risk category your house is in depends on a number of factors, but the most important one is the likelihood of subsidence. It also depends on the types of claim made in your area, and the chance of storm damage and flooding. If you're not sure which risk area you are in, get quotes from both low- and high-risk Best Buy insurers.

You should look at Best Buys for someone nearest to your own age – 40 or 60 years old. The Best Buy companies for 40-year-olds should also be good value if you are younger than 40.

We've given Best Buys for houses of different ages: one built in 1938, and another built in 1982. Choose the age that is closest to when your house was built. If it doesn't fall into either, gather some quotes from both categories.

In all cases, the Best Buys are based on a three-bedroomed semi-detached house with a sum-insured of £120,000 of buildings cover. We've assumed the house has a conventional brick construction, is in a good state of repair, and has no history of subsidence.

We've also assumed that the house is unoccupied during the day, fitted with approved locks on all doors and accessible windows, but has no burglar alarm. We took into account any security discounts and maximum no-claims discount in the premiums.

We give Best Buys for both sum-insured and bedroom-rated policies (see 'Policy choices', above, for details). You cannot always tell which type would be cheaper for you, so get some quotes for each type if you can. However, with sum-insured ones, make sure that you have calculated the replacement value of your home as accurately as possible.

We've picked Best Buys for standard cover, but we've also identified which of these also offer good-value premiums for extra accidental damage cover in **bold**. Most Best Buys have a standard excess of £50 (though NFU Mutual has no excess) and usually a £1,000 excess for claims relating to subsidence.

PHOTOGRAPHY JOE SHEEHAN ILLUSTRATION PAUL BOSTON

BEST BUY BEDROOM-RATED BUILDINGS POLICIES

40-YEAR-OLD LIVING IN 1938 HOUSE

Low-risk area	High-risk area
AMP Pearl	**AA**
Halifax	**AMP Pearl**
Liverpool Victoria	**Halifax**
RIAS	Lloyds TSB

40-YEAR-OLD LIVING IN 1982 HOUSE

Low-risk area	High-risk area
AMP Pearl	**AMP Pearl**
Halifax	**Churchill**
Liverpool Victoria	**Halifax**
RIAS	

60-YEAR-OLD LIVING IN 1938 HOUSE

Low-risk area	High-risk area
AMP Pearl	**AA**
Cornhill Direct	**Halifax**
Halifax	Lloyds TSB
Liverpool Victoria	Saga
RIAS	

60-YEAR-OLD LIVING IN 1982 HOUSE

Low-risk area	High-risk area
AMP Pearl	**AA**
Cornhill Direct	**AMP Pearl**
Halifax	Churchill
Liverpool Victoria	**Halifax**
RIAS	**RIAS**

BEST BUY SUM-INSURED BUILDINGS POLICIES

40-YEAR-OLD LIVING IN 1938 HOUSE

Low-risk area	High-risk area
Barclays	**Bradford & Bingley**
Endsleigh	**Ecclesiastical**
Hill House Hammond	**NFU Mutual**
	Norwich Union Direct

40-YEAR-OLD LIVING IN 1982 HOUSE

Low-risk area	High-risk area
Axa Direct	**Axa Direct**
Egg	**Bradford & Bingley**
First Direct	**Ecclesiastical**
HSBC	**Egg**
Help the Aged	**Help the Aged**
Hill House Hammond	**Norwich Union Direct**

60-YEAR-OLD LIVING IN 1938 HOUSE

Low-risk area	High-risk area
Barclays	**Bradford & Bingley**
Endsleigh	**Ecclesiastical**
Hill House Hammond	**Hill House Hammond**
	Norwich Union Direct

60-YEAR-OLD LIVING IN 1982 HOUSE

Low-risk area	High-risk area
Axa Direct	**Axa Direct**
Egg	**Bradford & Bingley**
Endsleigh	**Ecclesiastical**
Help the Aged	**Norwich Union Direct**
Hill House Hammond	

Best Buys in **bold** are also good value for accidental damage cover

Buildings insurance: cover details

	Features					Discounts	
	Amount of cover (£)	Available in Northern Ireland	Pay switching fee (£)	Discount for buying online (%)	APR if paying by instalments (%)	Maximum no-claims discount (%)	Voluntary excess maximum discount (%)
Bedroom-rated policies							
AMP Pearl	250,000	✓			23.7	30	10
AA	unlimited	✓	25	5		35	35
Churchill	250,000	✓	25	5	23.7	30	10
Cornhill Direct	300,000	✓					20
Halifax	unlimited	✓		5		30[1]	
Liverpool Victoria	125,000	✓			12.5		varies
Lloyds TSB	unlimited	✓	25			35	
RIAS	400,000	✓	25		see[2]	5[3]	
Saga	400,000	✓	no limit		see[4]	10	50
Sum-insured policies							
AXA Direct	30,000				18.9	12.50	10
Barclays	25,000	✓			see[5]	varies	15
Bradford & Bingley	35,000	✓			22.4	varies	
Ecclesiastical	35,000		25		7.0		12.5
Egg	30,000				18.6	12.50	10
Endsleigh	varies	✓			28.2	varies	varies
First Direct	30,000	✓				20	15
Help the Aged	40,000	✓			28.2	20	16
Hill House Hammond	varies		up to 25			varies	varies
HSBC	30,000	✓	25			20	15
NFU Mutual	45,000	✓	25		3.3	30	30
Norwich Union Direct	35,000			10	8.0	15	varies

1 40 per cent if protected 2 50p a month 3 Discount only applies if both contents and buildings insurance is taken out with RIAS 4 £12 annual fee 5 £6 annual fee

NOTES TO COVER DETAILS TABLE

This table gives further details of the cover given by the Best Buy policies.

Features

We show the maximum **amount of cover** for bedroom-rated policies and the minimum **amount of cover** for sum-insured policies. We identify those policies that are **available in Northern Ireland**. For those companies that **pay switching fees** charged by mortgage lenders if you want to change insurers, we show the maximum they will pay.

We show the discount you can get for **buying online**. Most companies charge you extra for **paying by instalments** – we show the **annual percentage rate (APR)** that they charge. Those policies without an entry don't charge extra for paying monthly.

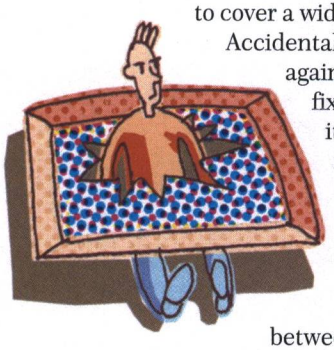
Discounts

We show the **maximum no-claims discount**, and the **maximum discount for a voluntary excess**.

Alternatively, with a sum-insured policy, you work out how much cover you need, and the insurer calculates your premium on that basis. It's not always obvious which type offers the best value, so we've chosen Best Buys for each type, and we suggest you get quotes for each before deciding.

OPTIONAL EXTRAS

Standard policies include some cover for accidental damage (for example, a buildings policy will usually pay for accidental damage to glass fittings and bathroom fittings, such as a handbasin). But you can pay to extend it, for an extra premium, to cover a wider range of problems.



Accidental damage on a buildings policy protects against damage you cause to your building or fixtures and fittings. On a contents policy, it pays for damage to goods or furnishings. This can be useful if, say, you have young children or are keen on DIY. But if your household is less active, accidental damage cover might not be worth paying extra for.

The extra cover typically costs between £20 and £100 a year extra (for each type of policy). In our Best Buy tables, opposite and on p23, we've identified those policies which are good value for accidental damage cover as well as for standard cover.

Personal possessions This is another extra cover you can add to your contents policy (sometimes called 'all risks' cover). It covers loss of your possessions away from home – a handbag or camera, for example. However, there are restrictions on what exactly is covered, so check with the insurer before opting for this to be sure you know what you are paying for.

IF YOU HAVE PROBLEMS CLAIMING

With any luck, you'll never have to claim on your house insurance policy. If you do, see 'How to avoid the claim quagmire', *Which?*, November 2001, p21. If you have a dispute with your insurance company (whether it is about a claim or some other aspect of its service), complain first to the company.

In most cases, your insurer should resolve the problem. However, if it doesn't, you can complain to the Financial Ombudsman Service (FOS). All our Best Buys (and all the major insurers in the UK) are members of the FOS.

The FOS will look at a case only if you have already been through the insurance company's own complaints procedure and reached deadlock. In reaching a decision, it considers the terms of the policy,and also what is 'fair and reasonable'. Decisions against the insurer are binding, but if you are dissatisfied, you are still free to go to court.

For more about the FOS, call 0845 080 1800 or visit www.financial-ombudsman.org.uk.

DO BROKERS OFFER A BETTER DEAL?

When analysing Best Buys, we've looked at companies that sell insurance direct to the public with policies in their own name. But you can also try an insurance broker, who will search a number of companies and find you a quote. It sounds like the ideal solution, but bear in mind that brokers rarely search the whole market – they usually look only at policies from a panel of particular insurers. They also add their own fees to the premium, so they won't necessarily offer you the cheapest premium available.

We phoned national broker chains Swinton and Colonnade, and a number of smaller independent brokers, and asked for a number of quotes, for buildings cover and contents cover, for 16 different addresses throughout the UK. We then compared the quotes we got with those from the Best Buy direct insurers. We also got quotes from four online brokers: elephant.co.uk, insurancewide.co.uk, quotelinedirect.co.uk and screentrade.com.

The results were mixed. From our total of 126 quotes, brokers were cheapest only once. Some of the other quotes were fairly competitive, coming in at within £20 to £30 of the cheapest. But one of the quotes we got from a broker was the most expensive.

Swinton and Colonnade tended to be cheaper than the independent brokers. There was no clear winner from the online brokers – each site gave some good quotes and some poor ones.

We suggest you try our Best Buys first. It might be worth checking a broker or internet site as well, but don't rely on brokers to get you the best deal all the time.

BEST BUY

Our Best Buy contents policies are for basic policies, which will cover your possessions while they're in your home. We've indicated (in **bold**) those Best Buys which also have good value premiums if you want to pay extra for accidental damage cover (see 'Optional extras', above, for details).

Most policies charge an excess of £50 for most types of claim (expensive types of claim, such as those for subsidence or flooding, may have much higher excesses). All the policies give new-for-old cover for most possessions, so they'll give you the full cost of repairing damaged items or the cost of replacing them with new articles if they are stolen or destroyed.

The standard cover for all the Best Buy sum-insured policies is index-linked, which means that cover is increased in line with inflation. (This isn't relevant for bedroom-rated policies.) However, index-linking for personal possessions cover varies from policy to policy.

We chose our Best Buys by asking companies for a range of quotes, for two age groups and three levels of risk, based on location. The quotes were based on a three-bedroomed semi-detached property with £30,000 of contents cover. We've assumed that it's unoccupied during the day, fitted with standard security (approved locks on all doors and accessible windows), but without a burglar alarm.

To find the Best Buys most suitable for you, look along the row nearest to your own age – 40 or 60 years old. The Best Buy companies for 40-year-olds should also be good value for younger people.

Next, decide which risk category you fall into. If you live in a rural area or small town, you'll probably be in a low-risk area. A provincial town or city suburb is normally classed as medium risk, and a central city area high risk.

Our Best Buys had the cheapest premiums in each group. To find the cheapest premium for you, get quotes from a few of the Best Buy companies in both categories. See 'Contacts', p57, for details of all the Best Buy insurers.

Contents insurance: cover details

	Features					Personal possessions			Extras				Discounts	
	Amount of cover (£)	Pay switching fee (£)	APR if paying by instalments (%)	Discount for buying online (%)	Northern Ireland	Minimum amount of cover (£)	Index linked	Bicycle cover under personal possessions (£)	Freezer contents (£)	High-value items limit (£)	New-for-old cover for clothes as standard	Cover for working from home as standard	Maximum no-claims discount (%)	Voluntary excess maximum discount (%)
Bedroom-rated policies														
Halifax	unlimited			5	✓	2,500		500[1]	500	15,000	✓	✓	30[2]	
Help the Aged	50,000		28.2		✓	2,000	✓	250[1]	500	see[3]		✓	20	20
Legal & General	varies		13.7		✓	varies	✓	250[1]	500	varies	✓[4]	✓	20	20
Liverpool Victoria	125,000		12.5		✓	2,500			varies	varies				varies
Lloyds TSB	50,000	25			✓	none			500	10,000	✓	✓	35	
More Than	varies		13.7		✓	1,500	✓		800	7,500		✓		5
Nationwide[5]	35,000				✓	1,500	✓		300	see[6]			17.5	15
RIAS	50,000	25	see[7]		✓	500		2,000[8]	500	varies		✓		
Sum-insured policies														
AXA Direct	15,000		18.9			2,500			300	9,500			12.5	10
Barclays	15,000		see[7]		✓	1,500			500	see[9]	✓	✓		15
Bradford & Bingley	12,000		22.4		✓	1,000	✓	varies	300	see[10]		✓	30	15
Direct Line	13,000	25	6	5		2,500	✓	1,000 each	250			✓[11]		
Egg	15,000		18.6			2,500	✓	500	300	7,500			12.50	10
Endsleigh	varies		28.2		✓	varies		500	300	see[9]		✓	varies	varies
First Direct	12,000	25			✓	2,000	✓		varies	10,000	✓		20	25
Hill House Hammond	varies	varies				1,500		varies	500	varies		✓	varies	varies
HSBC	12,000				✓	2,000	✓	1,500	no limit	10,000	✓		20	25
NFU Mutual	15,000		3.3		✓	2,000	✓		no limit	see[12]		✓	30	37.5
Royal Liver	17,000		13.7		✓	2,000	✓	200[1]	£200	see[9]			30	30

1 Per bike 2 Protected discount 40 per cent 3 25 per cent of sum insured 4 Clothes less than two years old only 5 Nationwide quotes on the basis of total habitable rooms, not just bedrooms 6 Items that you specify on your policy have no limit, but unspecified ones have a limit of £1,500 per item 7 50p per month 8 £1,000 per bike 9 33 per cent of the sum insured 10 35 per cent of the sum insured 11 Office-related equipment in the home 12 33 per cent of sum insured, with a limit of 5 per cent for single items

NOTES TO COVER DETAILS TABLE

This table gives further details of the cover for our Best Buy policies.

Features

We've shown the minimum **amount of cover** for sum-insured policies and the maximum **amount of cover** for bedroom-rated policies. For those companies which **pay switching fees** charged by mortgage lenders, we show the maximum amount they will pay.

Most companies charge you extra for **paying by instalments**. We show the **annual percentage rate (APR)**. Those policies without an entry don't charge extra for paying this way. We show the discount for **buying online**. We also show which companies will provide cover in **Northern Ireland**.

Personal possessions

For an additional premium, personal possessions cover insures your belongings while you are away from home. We give the **minimum amount of cover** available. **Index-linked** policies take inflation into account.

We also give the maximum **cover for bicycles** away from the home.

Extras

Some items, such as jewellery, are defined as **high-value items**. We show the maximum amount that insurers will pay out for these. We also show the maximum amount of cover for **freezer contents**. We also show policies that include **new-for-old cover for clothes** as standard, and those that cover equipment used while you're **working from home**.

Discounts

We show the **maximum no-claims discount**, and the **maximum discount for a voluntary excess**.

BEST BUY BEDROOM-RATED CONTENTS POLICIES		
40-YEAR-OLD PERSON		
Low-risk area	Medium-risk area	High-risk area
Help the Aged	**Help the Aged**	**Halifax**
Legal & General	**Legal & General**	**Help the Aged**
Liverpool Victoria	**Liverpool Victoria**	**Legal & General**
RIAS		**Liverpool Victoria**
60-YEAR-OLD PERSON		
Low-risk area	Medium-risk area	High-risk area
Halifax	**Halifax**	**Halifax**
Help the Aged	**Help the Aged**	**Help the Aged**
Legal & General	**Legal & General**	**Legal & General**
Liverpool Victoria	**Liverpool Victoria**	**Liverpool Victoria**
Lloyds TSB		**More Than**
Nationwide		
RIAS		

BEST BUY SUM-INSURED CONTENTS POLICIES		
40-YEAR-OLD PERSON		
Low-risk area	Medium-risk area	High-risk area
AXA Direct	**AXA Direct**	**AXA Direct**
Barclays	Barclays	**Egg**
Egg	**Egg**	**First Direct**
Hill House Hammond		**HSBC**
NFU Mutual		
60-YEAR-OLD PERSON		
Low-risk area	Medium-risk area	High-risk area
AXA Direct	**AXA Direct**	**Bradford & Bingley**
Barclays	**Barclays**	First Direct
Direct Line	**Bradford & Bingley**	HSBC
Egg	**Egg**	
Endsleigh	**Endsleigh**	
Royal Liver		

Best Buys in **bold** are also good value for accidental damage cover

Sandie Edwards sizes up trendy kitchen scales

HEAVYWEIGHTS

No matter how stunning they look, scales are no use unless they're accurate. We put 14 designer scales through their paces and weighed up the results

There's no doubt that a scale can be handy when you're baking a cake, following a new recipe, or trying to slim down to get into that swimming costume before summer ends.

We wondered whether all those fun and funky looking scales you see around are as accurate as more traditional scales – and whether they're worth the extra cost. We tested eight electronic and six mechanical scales against two previous Best Buys. From our July 1996 report, the mechanical Salter Multiweigh 810 was a Best Buy, and the electronic Salter Microtronic Plus 2002 was also a Best Buy.

To test the scales, we took an inventory of their features, including capacity and increments. We tested them for accuracy and convenience, looking at how easy they were to use, how stable they were, and how clear the displays were. We've also included comments from a panel of people who took them home to try, but their comments aren't part of the total test score.

TIPS FOR CHOOSING A SCALE

Before buying a scale, think about how you are going to use it. Are you going to weigh ingredients in bowls for baking, or are you going to weigh out amounts on plates? If it is the latter, you need to take note of where the display is and ensure it won't be obscured when measuring on plates.

Our users said they liked scales with large bowls, which were good for weighing and mixing as well. Large bowls also came in handy with the popular add-and-weigh feature. This means you can keep zeroing the scale and measure several ingredients in the same bowl. All the scales on test, apart from the Typhoon, had this feature. Users also liked bowls that can be turned upside down and stored over the scale base to save cupboard space.

The previous Best Buy – the Salter Multiweigh 810 – again came out as a clear winner in the current mechanical scale tests. Some of the more unusual mechanical scales aren't worth the extra money because they aren't always accurate. This was true of two designer scales – the Eva Solo and Guzzini Grammy – which were more than twice the price of our Best Buy.

There wasn't much to choose between the electronic scales on test. They were all very accurate and had similar high scores. We've suggested the Best Buys with the widest appeal, but if you want a built-in, wall-mounted or talking scale, these all performed well too.

PHOTOGRAPHY JAMES DUNCAN

MECHANICAL SCALES

EVA SOLO

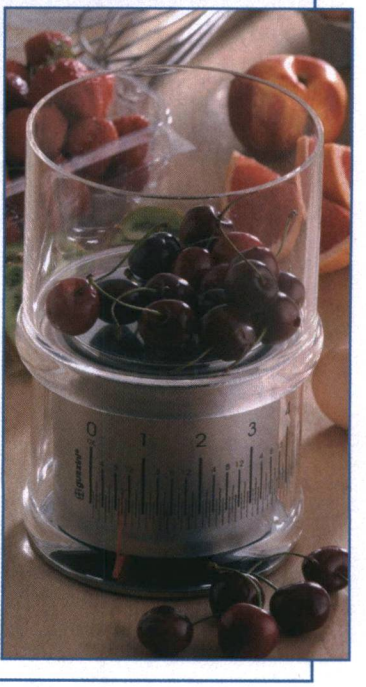
The Eva Solo scales consist of a glass container with a stainless steel weighing pan that balances on a spring. They simply weren't accurate, and had the potential to tip over easily. The markings are small and they aren't suitable for weighing large loads. They're difficult to wash by hand but are dishwasher safe. Users found the scales difficult to use, and the inaccuracy frustrating. They're available from John Lewis.

Price	£55
Dimensions (hxwxd)	38x10x10cm
Minimum capacity	25g
Maximum capacity	1kg
Container supplied	✓
Accuracy	◒
Cleaning	☆
Convenience	●
TOTAL TEST SCORE	48

GUZZINI GRAMMY

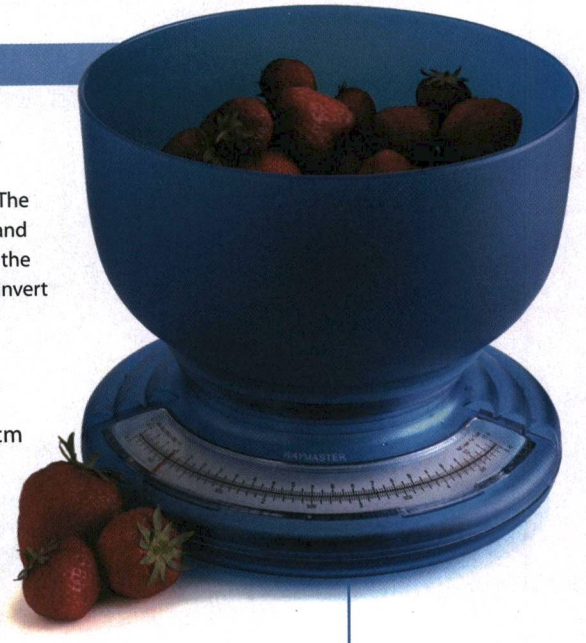
The Guzzini Grammy scales were average for accuracy and easy to use. The bowl fits upside down over the base for storage, but doesn't have a spout for pouring, and isn't dishwasher safe. One user found the scales easy to use, clean and store, and thought the bowl was good for weighing but not suitable for mixing ingredients. They're available from House of Fraser.

Price	£30
Dimensions (hxwxd)	23x15x15cm
Minimum capacity	25g
Maximum capacity	2kg
Container supplied	✓
Accuracy	○
Cleaning	☆
Convenience	☆
TOTAL TEST SCORE	71



KENWOOD WAYMASTER

The Waymaster scales had good accuracy. They're easy to use but the markings are quite small – one user found it difficult to read the display. The bowl doesn't have a pouring spout and isn't dishwasher safe. Users thought the bowl was a good size, but it doesn't invert on to the dial for storage. They're available from Argos.

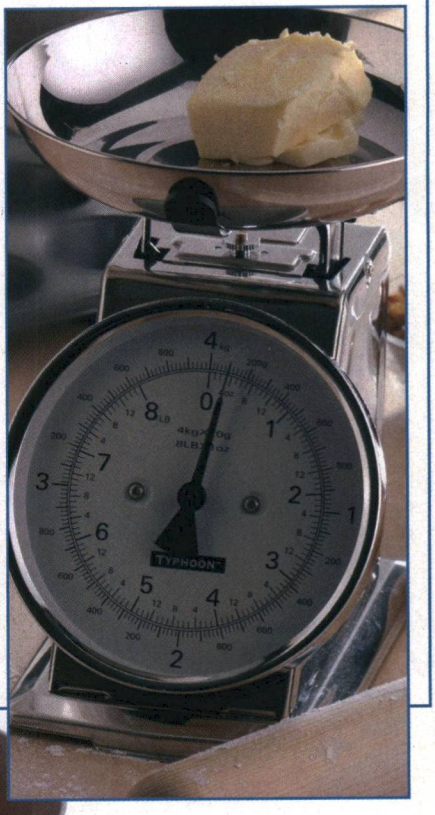


Price	£7
Dimensions (hxwxd)	19x22x22cm
Minimum capacity	25g
Maximum capacity	5kg
Container supplied	✓
Accuracy	☆
Cleaning	○
Convenience	○
TOTAL TEST SCORE	86

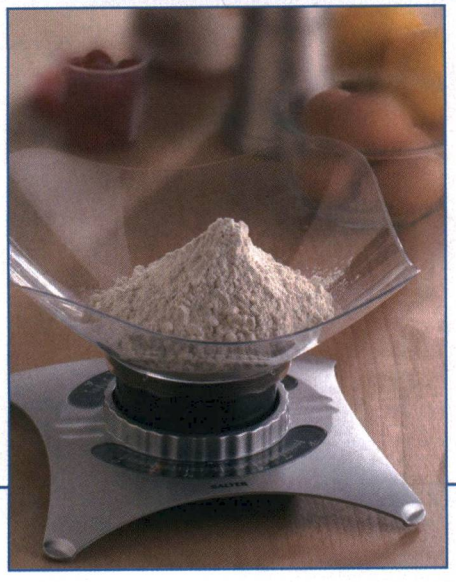
TYPHOON 813 671 11

The Typhoon scales had good accuracy, but they lack the add-and-weigh feature. They're stable and easy to use with a clear display, but we found several dirt traps in the base. One user found the scale pan too small, and another thought the scales took up too much space. Instructions don't say whether they're dishwasher safe, but the manufacturer tells us they are. They're available from John Lewis.

Price	£27
Dimensions (hxwxd)	26x21x24cm
Minimum capacity	20g
Maximum capacity	4kg
Container supplied	✓
Accuracy	☆
Cleaning	◒
Convenience	☆
TOTAL TEST SCORE	82



SALTER 083 ADD'N'WEIGH



The Salter 083 scales had good accuracy and were easy to use and to clean. The bowl inverts over the scale for compact storage, but doesn't have a spout for pouring and isn't dishwasher safe. The display may be obscured if the bowl is full. Users found the scales easy to set up and use, although one found the scales slipped easily. They're available from John Lewis.

Price	£15		
Dimensions (hxwxd)	17x25x25cm		
Minimum capacity	25g		
Maximum capacity	3kg	Cleaning	☆
Container supplied	✓	Convenience	☆
Accuracy	☆	TOTAL TEST SCORE	82

SALTER MULTIWEIGH 810

BEST BUY

The Multiweigh scales were extremely accurate. They are very stable, and easy to use and clean. The bowl inverts over the scale for storage, and is dishwasher and microwave safe. One user found the bowl stayed secure on the scale. Another said the bowl was big enough to mix in, but a little flimsy. They're available from Allders.

Price	£12		
Dimensions (hxwxd)	14x22x22cm		
Minimum capacity	25g		
Maximum capacity	4kg		
Container supplied	✓		
Accuracy	★	Convenience	☆
Cleaning	★	TOTAL TEST SCORE	97

KEY
★ best
☆
○
◒
● worst

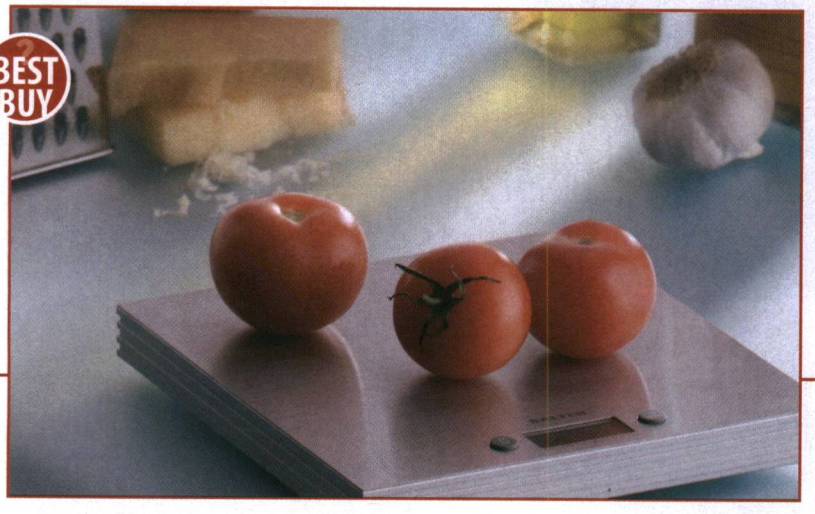
ELECTRONIC SCALES

SALTER 1004

The Salter 1004 scales were extremely accurate, very stable and easy to use. Users liked these scales, in particular their compact size. They found them easy to clean, and good for measuring small amounts. However, the display is obscured if you weigh items on plates. To clean the scales you can wipe them but they shouldn't be immersed in water. They're available from Littlewoods' Index catalogue.

Price	£40
Dimensions (hxwxd)	3x20x20cm
Minimum capacity	2g
Maximum capacity	5kg
Container supplied	×
Accuracy	★
Cleaning	☆
Convenience	☆
TOTAL TEST SCORE	98

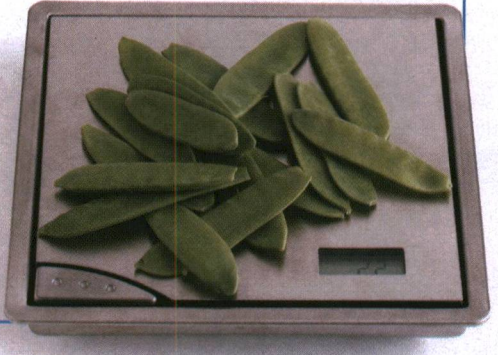
BEST BUY



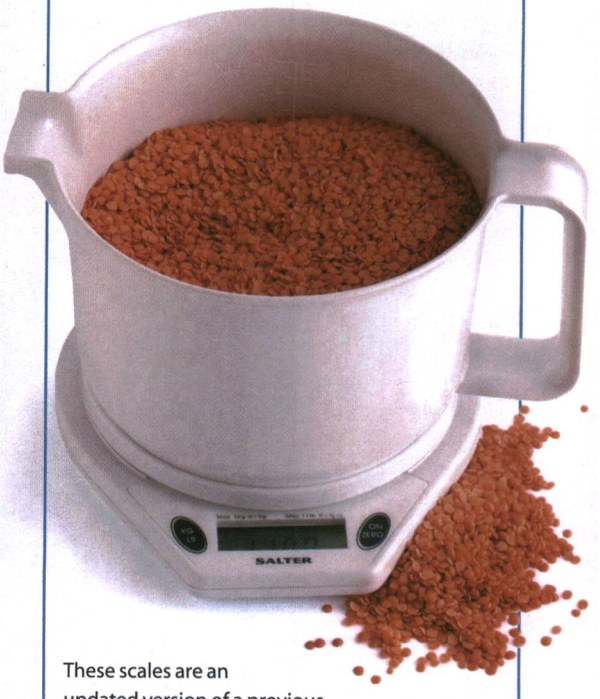
SALTER 1500 INTEGRATED

Although the Salter 1500 scales were extremely accurate, at £99 they're very expensive. They sit flush with your work surface, resting in a tray that you fit by cutting into your work surface. The scales were easy to use, but awkward to take out to wipe up spills. One user thought having the scales as part of your work surface was a great idea, but another said they didn't have enough work space to spare. Weighing on a plate obscures the display. They're available from Allders.

Price	£99
Dimensions (hxwxd)	4x22x22cm
Minimum capacity	2g
Maximum capacity	5kg
Container supplied	×
Accuracy	★
Cleaning	○
Convenience	☆
TOTAL TEST SCORE	97



SALTER MICROTRONIC JUGSCALE 2005



These scales are an updated version of a previous Best Buy, the Microtronic Plus. They were extremely accurate. The jug is dishwasher, microwave and freezer safe, and can be turned over the scale for storage. We found the scales and jug very stable and easy to use, with a clear display. One user praised the jug, which had measurements for liquids marked inside. They're available from John Lewis.

Price	£27		
Dimensions (hxwxd)	14x22x19cm		
Minimum capacity	5g		
Maximum capacity	5kg	Cleaning	★
Container supplied	✓	Convenience	☆
Accuracy	★	TOTAL TEST SCORE	97

SALTER DK51

These are talking scales, designed for blind and partially sighted people. They were extremely accurate and stable, with a clear display. They're easy to clean, but instructions don't say whether the bowl is dishwasher safe. Our partially sighted user didn't think the speaking voice was loud enough and would have liked a volume control. They're available from the Royal National Institute for the Blind on its website or by mail order (see 'Contacts', p57). The lower price is for partially sighted/blind users.

Price	£31/£48		
Dimensions (hxwxd)	20x27x20cm		
Minimum capacity	2g		
Maximum capacity	2kg	Cleaning	☆
Container supplied	✓	Convenience	☆
Accuracy	★	TOTAL TEST SCORE	98

SOEHNLE CYBER

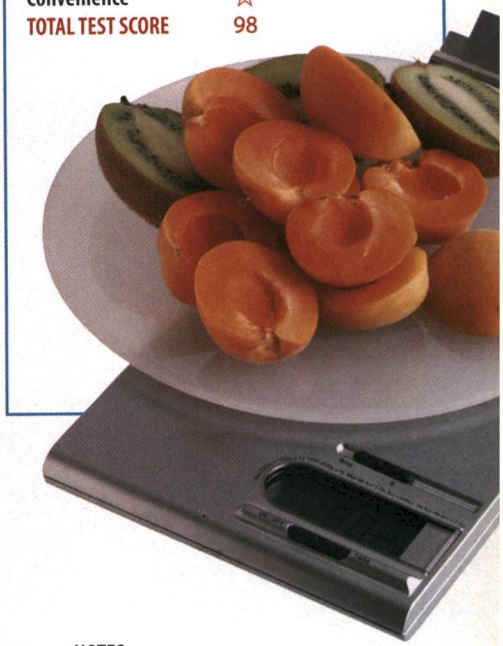
The Soehnle Cyber scales were extremely accurate, very stable and easy to use. They have a clear display, which is easy to read. Users also found them easy to set up, use, clean, and store. However, one user found the buttons, especially for on/off, difficult to use. They're available from independents – contact Soehnle for stockists (see p57).

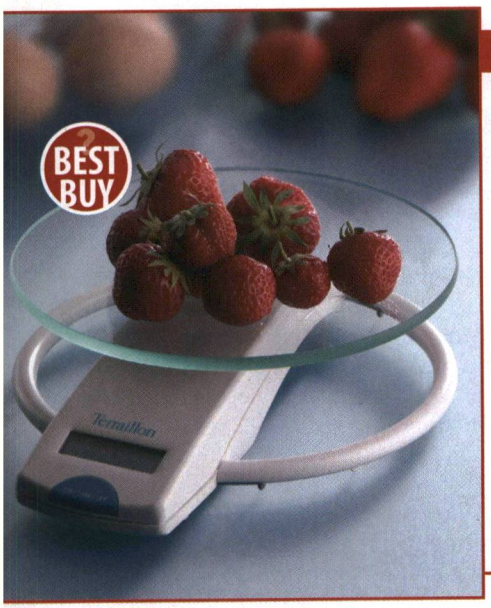
Price	*£63*
Dimensions (hxwxd)	8x20x27cm
Minimum capacity	2g
Maximum capacity	5kg
Container supplied	×
Accuracy	★
Cleaning	☆
Convenience	☆
TOTAL TEST SCORE	98

SOEHNLE INTEGRAL 8054

The Integral 8054 scales are wall mounted, and fold flat against the wall when not in use. We found them easy to use and zero, with good accuracy and a clear display. One user liked the foldaway concept. However, another user found the buttons unresponsive and disliked the finish because it showed so many fingerprints. They're available from independents, so contact Soehnle for stockists (see p57).

Price	*£85*
Dimensions (hxwxd)	9x23x32cm
Minimum capacity	1g
Maximum capacity	2kg
Container supplied	×
Accuracy	★
Cleaning	☆
Convenience	☆
TOTAL TEST SCORE	98





TERRAILLON BX 201

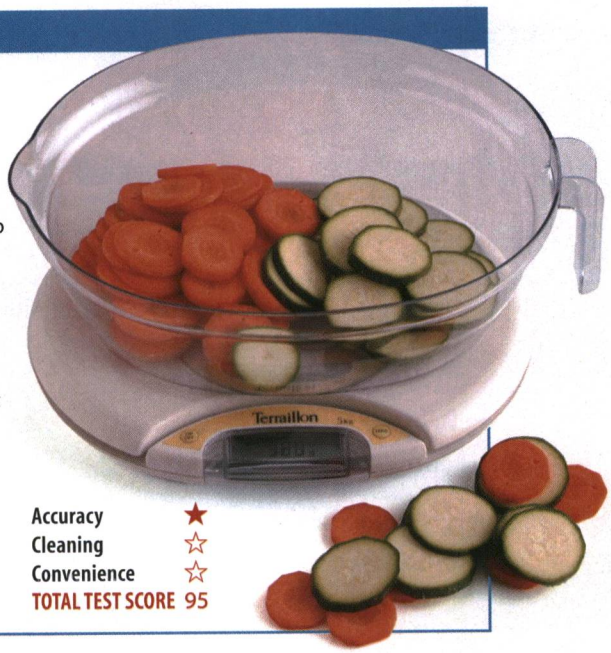
The Terraillon BX 201 scales managed a top score of 100 in our tests. They were extremely accurate and easy to use. They're also easy to clean, with a clear display. Users found them easy to set up, use, clean, and store. They also thought they were good for weighing small amounts. They're available from specialist kitchen and cookware shops – ring Terraillon for your local stockist (see p57).

Price	*£50*		
Dimensions (hxwxd)	7x20x24cm		
Minimum capacity	1g		
Maximum capacity	2kg	Cleaning	★
Container supplied	×	Convenience	★
Accuracy	★	TOTAL TEST SCORE	100

TERRAILLON QUARTZ 5

These scales had good accuracy and were easy to use, but the jug handle was difficult to grasp. The jug is marked with measuring units, but instructions don't state whether it's dishwasher safe. The base can be hung up when not in use, or the jug can be inverted on the scale for storage. Users liked the large bowl with its high sides, but one didn't think the button for zeroing was obvious. They're available from specialist cookware shops – contact Terraillon for stockists (see p57).

Price	*£40*		
Dimensions (hxwxd)	12x28x20cm	Accuracy	★
Minimum capacity	2g	Cleaning	☆
Maximum capacity	5kg	Convenience	☆
Container supplied	✓	TOTAL TEST SCORE	95



NOTES

Price
This is the price you should expect to pay if you shop around. Prices in *italics* are manufacturer-recommended prices, as these scales may not be widely available.

Container supplied
✓= a jug or bowl is supplied at no extra cost.

Accuracy
Combined rating for the accuracy of weighing 50g and 500g.

Convenience
Combined rating for ease of weighing, cleaning, reading displays, and scale stability.

TOTAL TEST SCORE

This score ignores price and is based on:

Accuracy	55%
Convenience	40%
Add-and-weigh feature	5%

KEY

★ best
☆
○
◒
● worst

Picture Imperfect?

Are the skies just that bit bluer than you remember them? Was the grass really that green? And when did you turn such a whiter shade of pale?

We can't all be hot-shot photographers, so can we expect our photos to come back looking realistic, or should we resign ourselves to anaemic skin tones, fluorescent flowers and radioactive raspberries?

We sent a photographer and his family off to take pictures in the sun. He took the same set of 25 APS (Advanced Photo System) photos for each of the 19 film processing companies we tested. Once he'd done that, we asked him to do it again. And again. And then again – both indoors and out and in various weather conditions. A total of nine films was developed by each of the film processing companies on test.

PHOTOS IN THE FRAME

This time we tested the companies' processing of APS film. In the past we have found that companies which produce good quality APS prints generally produce good quality 35mm prints (and vice versa), so the results may be applied whether you use APS or 35mm film.

To find out which of the companies are most likely to do your photo album justice, we asked a panel of 48 people to rate sets of prints in order of preference. Statistical analysis of the panel's choices revealed the best and worst of the crop.

Mike Maloney, top Fleet Street photojournalist, award winning photographer and *Amateur Photographer* magazine's resident expert, joined us in the lab to conduct his own assessment of the processing quality. Mike's ratings were also analysed statistically, and were in line with the results from our panel.

POOR SHOT

SupaSnaps maintained its unenviable position at the bottom of our performance

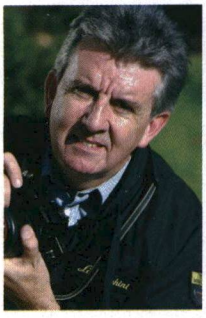
PHOTOGRAPHY JOHN TRENHOLM

table from our last test in 2000. We contacted SupaSnaps to find out what was going wrong and it told us: 'Although disappointing, your information has emphasised the need for the current training plan that is now under way within the company. Each minilab is currently undertaking a training course, certificated by Agfa.'

Surprisingly, Club 35, which was a Best Buy last time round, is now among the worst performers. We asked what had happened and it said that there had been problems with some APS processing equipment that was bought after our last report. It has recently bought new machinery.

THROUGH A LENS DARKLY

We found that even some of the better processors could have off-days, so how do you tell when problems with your prints have been caused by the processor, and if they have, what can you do about it?

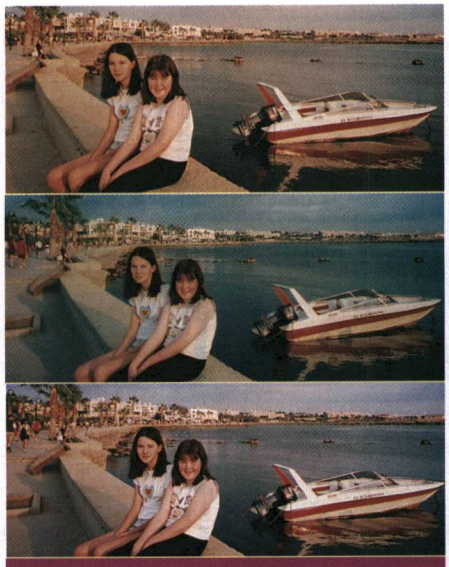


We asked Mike Maloney (pictured left) what advice he had for people who weren't sure whether poor picture quality was their own doing or the fault of the film processor. He explained that modern cameras, particularly those that are designed to take the hard work out of taking pictures (such as automatic compacts), have reduced the element of human error. He gave the following tips to help people identify poor quality processing over bad photography.

Check whether the colours are realistic. One common problem we found was prints coming back with an unnatural tinge or colour bias, known as a 'cast'. You can see in the series of pictures of two girls sitting on a promenade that the top one has a yellow cast, the middle one has a green cast, while the bottom one shows what it should look like when printed correctly.

To help establish whether colours are as they should be, check the colour of things that you are very familiar with. Good points of reference include the colour of the grass, sky and skin tone. For example, in this shot of a post box at the bottom of the page, the one on the left is a grimier red than you would expect. The picture on the right shows what it should look like.

We asked Mike whether it was possible to get one or two badly developed photos with



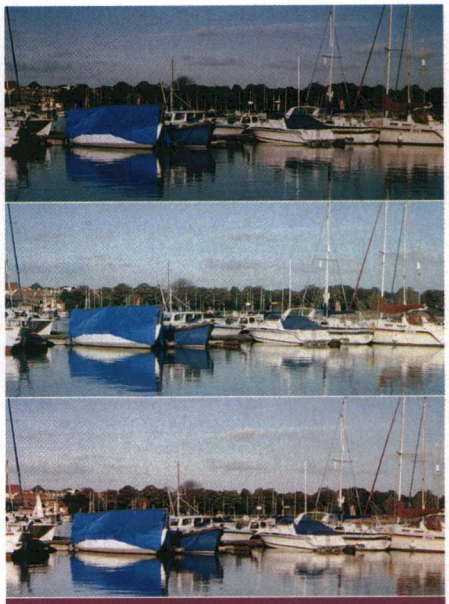
Watch out for colour bias

a set that was generally processed well, or whether this was a sign that the photo was taken badly. He explained that it is quite possible to get a set with just a couple printed badly. You can also get a whole film processed badly, for example with a green or red cast.

A familiar colour will provide a reference

Another common problem that people could mistakenly be putting down to their camera or photographic skills is prints being over- or underdeveloped by the film processor. These pictures of moored boats highlight the difference between a print that has been underdeveloped (top) and one that's been overdeveloped (middle), compared with one that has been developed well (bottom).

Over the page, the shot of a pillar with a tree above it is one Mike singled out as being a difficult one for processors to get right, because of the paleness of the picture as a whole. 'You can see that the



Don't accept over- or underdevelopment

picture from the processor, pictured in the middle, has good colour tone and picks up the tree against the skyline.' The other two prints show how not to do it.

If you encounter any of these problems, return the poorly processed photos to the film processing company with an explanation of what you think is wrong and a request to have them reproduced free of charge. For advice on what you can do when other problems arise with film processing, such as films going missing, see 'Inside story', p4.

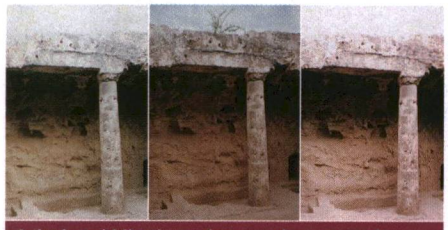
BEST BUY

We rated five of the services that we tested as Best Buys.

Filmclub's mail order service was best overall, producing pictures that were consistently above average. The price of processing a 24-exposure 35mm film was a competitive **£3.69**. APS processing wasn't the cheapest at **£6.69** but included a free film.

Other Best Buys include **Klick** which offers a next-day APS service for **£5.49**, and **Kodak Express** shops (also a Best Buy two years ago) which we found charged an average of **£6.99** for its one-hour service.

Snappy Snaps and **Starfoto** also performed well, with Starfoto offering the cheapest Best Buy APS service to include a free film at **£5.70**, and the cheapest 35mm processing of the Best Buys at **£3.64**.



Only the middle picture is correctly processed

For more information about the film processing services that we tested, see the table right. We've given prices and picture quality, as well as detailing some of the other features and services that are available, such as whether you get a free film, and whether you can get a copy of your photos on CD and so on.

The total test score for each processor was calculated on the basis of overall picture quality as judged by our panel – processors lost points for variable quality. We also took into account whether pictures had been scratched or damaged in any way.

Some film processing companies whose service we didn't test use the same labs as those that we did. Basic price details of these processors have also been included in the table. Details for all of the companies featured can be found in 'Contacts', p57.

PARTING SHOT

As the pictures of bougainvillea at the start of this article show, prices can differ dramatically between processors – both these photographs were processed in-store on a one-hour APS service. Use the table, right, as a guide to prices, performance and services available from the processors on test.

The quality of photos produced by film processing companies can vary for many reasons – machines may need calibrating or chemicals changing, for example. Even some of the better scoring companies produced variable results, and they don't necessarily maintain their levels of service from one year to the next.

Our advice is, whichever of the labs you choose, always check the quality of the prints you get and, if you are unhappy with the processing, send them back for reprinting.

Film processors

		In-store					
		Asda	Bonusprint	Boots	Colorama	FotoStop	Jessops
Service tested	1▷	1 hour	1 hour	1 hour	Next day	1 hour	1 hour
Processing laboratory	2▷						
Features							
Price 25 APS prints (£)	3▷	4.88 lustre finish	8.99	9.49	6.99	8.99 -9.49	9.99 -10.9
Price for 35mm, 6x4in, 24exp (£)	4▷	4.88	6.49	6.99	3.99	5.99	6.99
Free replacement film			For 1hr 35mm service		✓	✓	✓
Black and white processing available	5▷	✓		✓	✓	✓	✓
Largest size enlargement available 35mm/APS (in)	5▷	15x10	24x36 for 35mm, 8x14 for APS	35mm 10x15 APS 5x7(C); 5x8¾(H); 5x12½(P)	20x30 for 35mm, 8x12 for APS	18x12	35mm 14x APS18x12
Index print for 35mm available	5▷	✓	✓	✓	✓	✓	✓
Matt finish available	5▷				35mm only	✓	✓
Photos available on CD	5▷	✓	✓	✓	✓	✓	✓
Apple compatible CD		✓	✓		✓		✓
Place photos on a website						✓	
Insurance available			✓				
Compensation offered for lost films		✓	✓	✓	✓	✓	✓
Border options for prints	5▷	✓		✓		✓	✓
Performance							
Average mail order turnaround (days)							
Expert's rating	6▷	◒	◒	○	○	◒	●
Overall user panel picture quality	7▷	○	○	○	○	◒	○
Indoor/flash scenes	8▷	◒	○	☆	☆	●	○
Outdoor scenes	8▷	○	○	○	○	○	○
Consistency of picture quality	9▷	○	○	◒	☆	◒	◒
Cut-offs	10▷	★	★	★	★	★	★
Scratches, spots and dirt	10▷	★	☆	★	☆	○	☆
Ability to process APS features	11▷	●	★	●	☆	●	●
Total test score		57	65	67	74	46	59
Information							
Other services processed by the same laboratory. Prices shown are for 25 APS prints	12▷						

NOTES

Best Buys are highlighted in **red** – see the Best Buy Guide on p31.

1 For in-store processing we tested the fastest service available to us in the shops we visited. This was to ensure that we tested the in-store service – some stores send films away to a lab for longer (for example, overnight) services.

2 The processing labs used by the mail-order companies on test are shown here.

Features

3 Prices are for a 25 APS film (H size). For in-store processors the price relates to the service tested (for example, one hour). Prices can vary between stores, so we have shown a price range, a typical price, or an average price based on what we paid. Prices for mail-order services include the cost of postage and packing for one film.

4 For in-store processors we have quoted 35mm prices that correspond most closely to the duration of the APS service tested (eg same day, one hour).

5 For services such as black and white processing, enlargements and CD photo-storage, check individual stores for availability and price. These services may also be provided by third parties.

Performance and information

6 Expert assessment by Mike Maloney.

7 The overall picture quality rating is based on analysis of the assessment panel's ranking exercise.

8 Processors were given ratings for indoor/flash and outdoor shots – also based on the assessment

	Klick	Kodak Express	Max Spielmann	Snappy Snaps	SupaSnaps	Superdrug
	1 day	1 hour	20 mins	1 hour	1 hour	1 hour
	5.49	6.99	6.99	9.89	8.99 - 9.99	7.99
	4.99	5.5	4.99	from 4.47	5.99 - 6.99	5.99
	At some stores			For promotions		On 1-hr service
	✓	✓	✓	✓	✓	✓
	30x20 for 35mm. APS 12x8(C), 14x8 (H), 14x5(P)	12x30	8.5x6	42x63 (posters up to 30m)	8x11	20x30
	✓	✓		✓	✓	✓
	35mm only	✓		✓	✓	✓
	✓	✓	✓	✓	✓	✓
		✓		✓	✓	✓
		✓	✓			
			✓		✓	
	✓	✓	✓	✓	✓	✓
		✓		✓	✓	
	☆	○	☆	★	●	○
	☆	☆	○	☆	◒	○
	☆	☆	○	☆	◒	○
	☆	☆	○	☆	◒	○
	☆	☆	○	◒	◒	●
	★	☆	★	★	★	★
	☆	○	◒	☆	◒	○
	●	◒	●	★	○	◒
	81	79	63	75	43	56

	Mail order						
	Bonusprint	Club 35	Filmclub	Kodapost	Max Spielmann	Starfoto	Truprint
	Grunwick	Club 35	Guernsey Colour Labs	Kodak Labs	Max Spielmann	Colorama	Harrier LLC
	4.20	7.50	6.69	6.69 promotion, 8.19 normally	5.74	5.70	4.69
	2.99	4.55	3.69	4.69	3.24	3.64	3.19
			✓			✓	✓
		✓			✓		
	24x36 for 35mm, 8x14 for APS	20x30 colour, 12x18 b&w	12x18 for 35mm, 15x7 for APS	20x30	18x12 for 35mm, 12x8 for APS	20x30 for 35mm, 8x12 for APS	18x12 for 35mm. No APS
	✓	✓	✓	✓		✓	✓
	35mm only	✓	35mm only		35mm only		35mm only
	✓	✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓		✓	
				✓	✓		
	✓				✓		✓
	✓	✓	✓	✓	✓	✓	✓
		✓					
	7	4	6	8	7	6	7
	◒	◒	☆	●	●	○	●
	○	◒	★	◒	○	○	◒
	○	◒	★	◒	○	☆	●
	○	◒	☆	◒	◒	○	○
	☆	○	☆	○	★	☆	◒
	★	★	★	★	★	★	★
	★	★	★	★	★	★	☆
	●	★	●	●	●	☆	●
	68	50	89	52	63	75	47
	Doubleprint £4.69, Tripleprint £4.69, Bonusphoto £5.69, Bonusfilm & Bonuspool (35mm only)		Directfoto £6.69, Express Film Service £6.69, Fotodirect £6.69	Argos £5.99, Littlewoods (Index) £5.99, Tesco			York £4.19, York Excel £5.49

panel's ranking exercise.

9 Companies with consistent results scored more highly than labs whose results were variable. We took consistency into account for the total test score to ensure that labs whose results were very varied didn't get average scores, masking the fact that results were sometimes poor.

10 Faults introduced by the processor, such as cut-offs (portion of picture missing), scratches, spots and dirt, were identified.

11 Interestingly, a processor's ability to process APS 'PQI' information (information that an APS camera records to enable processors to optimise the quality of a print) wasn't necessarily reflected in the overall picture quality as rated by our panel. Examples of PQI information include whether the flash was used or not, and in what type of light the shot was taken.

12 Some mail-order film processing companies that we didn't test use the same labs as ones that we did. Where this is the case we've shown which other companies use the lab.

TOTAL TEST SCORE

This score ignores price and is based on:
Picture quality 70%
Consistency of picture quality 20%
Faults 10%

KEY

★ ☆ ○ ◒ ●

best ← → worst

✓ has this feature

C Classic
H HDTV (wider)
P Panoramic

Our annual car reliability survey sorts out the dependable from the unpredictable

Not again...

The last thing a sales rep will tell you is that your new car will break down. Our survey results will help you see beyond the glitz and the gloss of the showroom images.

If you've got a fairly new model, it should be reliable, but our survey of 34,000 *Which?* members suggests this isn't always the case. Our league table is for cars up to two years old and shows the proportion of each model from our sample that had no breakdowns during the previous 12 months.

GETTING BETTER...

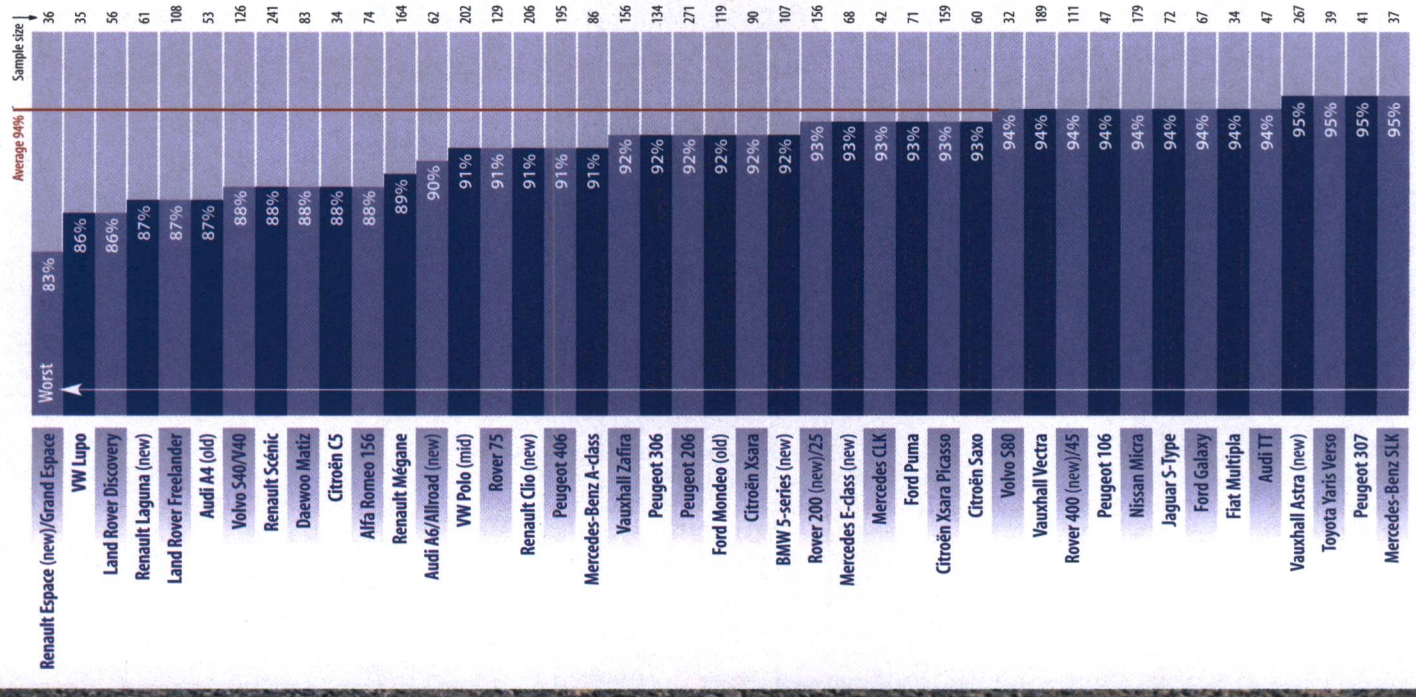
Since our last look at reliability ('Can you count on your car?', *Which?*, August 2001, p16), average reliability has nudged up a point to 94 per cent freedom from breakdowns. The number of models recording a completely breakdown-free period also increased, from five to seven, and there was a slight improvement in levels achieved by the models near the bottom of the table over those in that position last year.

THE WINNERS AND THE LOSERS

The top end of our table is once again dominated by Japanese brands – the Honda HR-V, Mazda 323 and 626, the Subaru Forester and the new model Toyota RAV4. There are also two European models in this group, the MGF and the VW Beetle, which both enjoyed 100 per cent freedom from breakdowns. Only one model (the Mazda 626) managed to maintain its premier position from last year.

At the bottom of the pile, the Renault Espace models have a long way to go. Our sample reported one in six breaking down over the 12-month period, which is simply unacceptable. Owners have clear problems with other Renaults, too: 13 per cent of new Lagunas – praised for innovative design features and ground-breaking crash

PHOTOGRAPHY ALVEY AND TOWERS



Recent recalls

Recall date	Model	Problem	Vehicles affected
Dec 01	Nissan Almera and Primera	Faulty engine sensors may cause engines to stall	Worldwide
Jan 02	MG Rover MGF	Seat belt pre-tensioner could deploy as engine starts	7,010
Jan 02	Renault Kangoo	Front and side door locking bolts	1,449
Jan 02	Renault Scénic	Front suspension stabiliser brackets may break	205
Jan 02	Saab 9-5	Cracks in steering joint	300
Jan 02	Vauxhall Corsa	Faulty front seat locking mechanism	8,000
Feb 02	BMW 3-Series E36	Steering spindle corrosion	Not given
Mar 02	Citroën Picasso	Brake pedal could become detached	70,500
Mar 02	VW Bora and Golf (also affects Seat Leon and Skoda Octavia)	Faulty ABS processor could overheat and catch fire	23,000
Apr 02	Mitsubishi Shogun	Steering fault	61,000
Apr 02	Renault Laguna 1.6	Faulty software can cause engine cutout	4,000
May 02	Mini	Front suspension ball joints can loosen	600
May 02	Ford Mondeo	Faulty handbrake can allow vehicle to roll away	60,000
May 02	Toyota Corolla	Rear wheels could fall off	35,000

performance – broke down. Two other Renaults, the Mégane and Scénic models, also recorded significantly below-average breakdown performance.

The surprise performer is the Vauxhall Omega. It came second from bottom last year, with 16 per cent breaking down. This year, only 2 per cent of our sample broke down, placing it near the top.

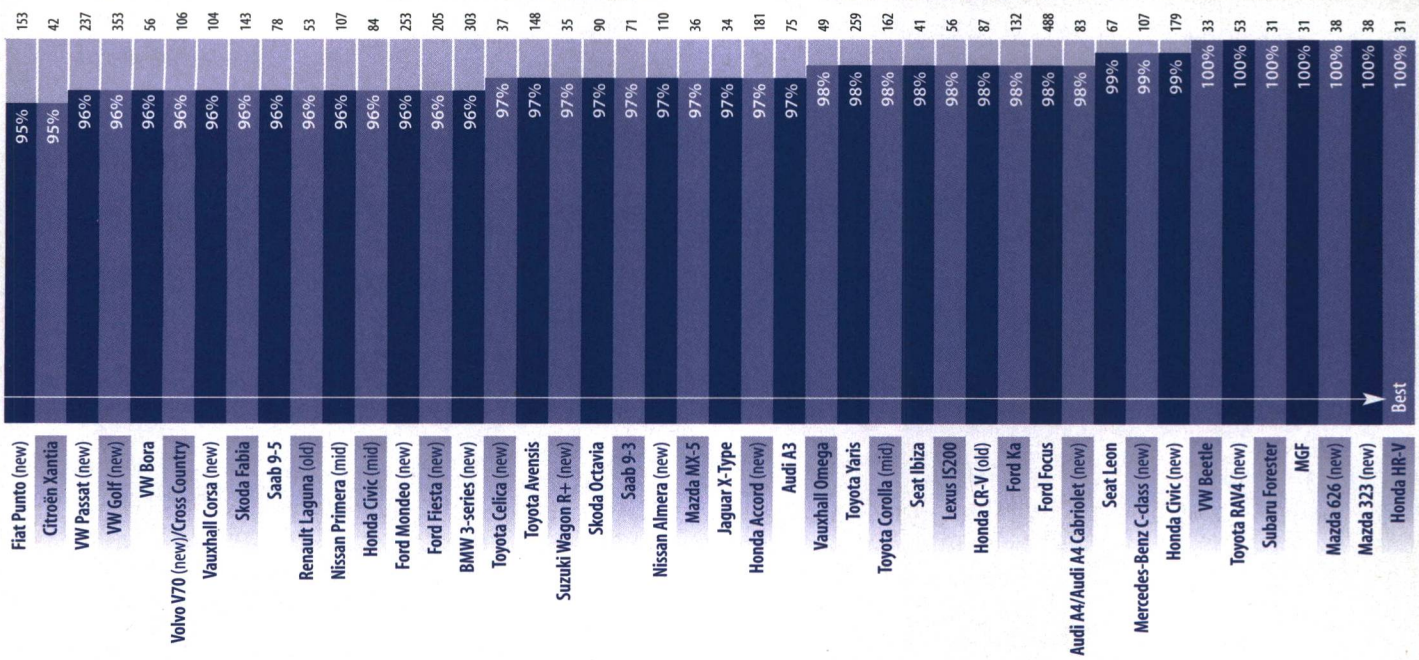
Last year's loser, the Land Rover Discovery, is still below average, with 14 per cent breaking down, though it did improve by 5 percentage points this year.

VEHICLE RECALLS

Car recalls used to be relatively unusual, but this doesn't mean there weren't problems. There are well-documented cases where makers calculated the risk associated with a known problem and kept quiet.

We think manufacturers should make every effort to avoid recalls. Ideally, problems should be sorted out prior to launch. But the complex nature of cars means faults still occur occasionally. When this happens, manufacturers should recall their products quickly and put the problems right.

In the UK, there's a Vehicle Inspectorate code of conduct for manufacturer recalls, but many cars still slip through the net. Cars change hands and people move house, breaking the chain of communication. To help overcome this, we've shown some of the most recent recalls affecting UK models. A detailed listing can be found in *Which? Car 2002*, free with next month's *Which?*.



Gadgets for gardeners

We test 12 products designed to help make light work for green fingers

Gardening is one of the UK's most popular leisure pursuits, yet even the most enthusiastic gardener would agree that some tasks are more exhausting than pleasurable. Luckily, gardening catalogues are full of gadgets designed to take the hard work out of these necessary but distinctly unenjoyable tasks. There's also a host of helpful items to do jobs that you might not have braved before.

As well as the tools we've included in this month's 'All change', p12, here's our verdict on 12 other items which looked interesting. Prices include postage and packing from the supplier named; for other suppliers, see 'Contacts', p57.

Time for a drink

WATERING DEVICES

Entrusting neighbours with your house keys is one way to get plants watered while you're away. But we've found a couple of alternatives which do the job for you automatically. The first is the **Automatic Water Reservoir** (**£22.70** from Two Wests & Elliot). It's a simple concept but needs care and some plumbing skill to set up. You stand your plants in a tray lined with capillary matting, leaving a 'wick' from the matting resting in a water reservoir. The reservoir is provided with constant supply on demand via the supplied valve as the plants draw water from the matting. We tested it for several weeks and found the system worked well, keeping our plants moist but not overwatered. There should be no risk of flooding (so you could use it for any length of time) unless the valve fails, but if you're concerned, you could add an overflow.

We've also tested a battery operated automatic timer watering device, the **Logica Water Timer** (**£30.90** from Ferndale Lodge), shown left. It's a timer facility which you attach to your hose at the tap. It turns the water supply on and off as programmed. We found it pretty easy to set up the system and use the 15 pre-set cycles. However, you need to bear in mind that, if the battery failed during the 'on' cycle (say, because of a poor connection or it ran out), the timer valve would remain on, so there would be a risk of flooding. Also, this automated mechanism can't sense how dry the soil is, so it could over- or under-water your plants depending on the conditions. Despite limitations, it's worth considering.

On a similar theme, we've also tested Draper's **Cordless Garden Sprayer** (about **£69.95** from garden centres), above. Its tank can be filled with five litres of liquid such as pesticides or fertiliser. The product gives a constant powered spray for up to ten minutes. Its battery lasts for about two hours if charged for 12 hours and its nozzle and spray patterns are adaptable. It works but, we feel, unless you spray a large amount of chemicals regularly, or do lots of watering, you might find its use limited. And it feels quite heavy when full (about 7kg).

Gardening Which? has tested a selection of watering lances ('Watering lances', June 2002). These fit on to the end of a hose to give extra, controlled reach so that you can water less accessible plants (in hanging baskets, say). The Best Buy was the Rehau **Lance Spray 36'9 pattern** (**£22.94** from Queenswood), below.

Let us spray

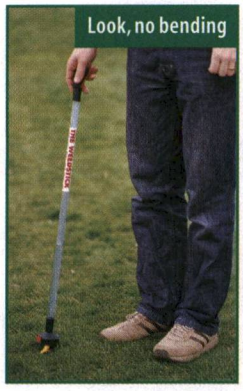
Extend your reach

PHOTOGRAPHY JOHN TRENHOLM

WEEDING DEVICES

If kneeling on the ground with your trowel is taking its toll, we've found three alternatives, with back-saving long handles, which might help in the battle against the weeds.

Mr Weedy (by Darlac, **£22.70** from Two Wests & Elliot) is a rod with prongs which you push into the soil to grab the weed then pull it out. You don't need to bend, and it's also environmentally friendly as no chemicals are required. It's easy to push into the soil and generally effective. It works best for weeds with straight tap roots (such as dandelions) but less well on spreading roots, like ground elder, as these tended to break. We also found that removing weeds left an unsightly hole on lawns. But overall it's thumbs up for this product.


Look, no bending

The **Weedstick** (by PZ Products, **£15.95** from Two Wests & Elliot), shown above, lets you dispense a dose of weedkiller directly on to the weed. You don't need to bend, and the stick can be filled with 160ml of liquid which is deposited in (approximately) 4ml doses by simply pushing the stick on to the weed. The advantage is that the weedkiller can be directed much more accurately than with a spray or watering can. We found it easy to use and a good option if you prefer to use chemicals to eradicate weeds.

The **Weed Wizard** (**£27.94** from The Factory Shop), below, is gas operated to burn weeds away. The manufacturer suggests it can also be used for de-icing paths and pipes, or lighting barbecues. We found it easy to use, and it got rid of weeds effectively – without needing to bend or use chemicals. However, it can mark paving if used on the same spot for too long. In addition, you can't adjust the flame as it's simply an on-off option. It's safe if used carefully, but we were concerned that gas could escape if the flame blew out. We also found that the tube below the ignitor became too hot to touch. It's not suitable for a lawn and we don't recommend using it on wet weeds or in very dry or windy conditions.

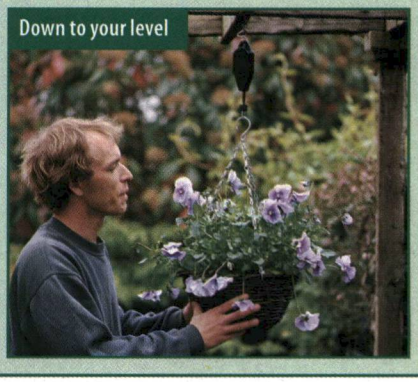
Blitz those weeds

LABOUR SAVING

Trolley useful

If you have a biggish garden and find lugging tools around or bending to pick them up a chore, you might consider the **Gardeners' Friend** (**£99**), above. The tool holder/trolley with adjustable shelves is a nice idea and gives convenient storage. But our testers found it hard to push over some surfaces, especially when fully loaded. Tall tools (say, rakes) could also poke your face as you lean the trolley back to push it. It's expensive, too.

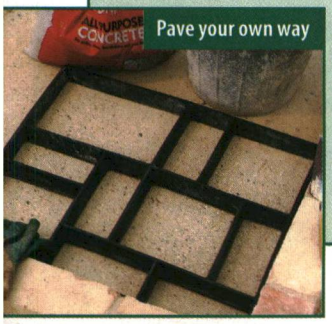
We were keen to try the **Hi-Lo** basket hook (Gardman, **£6.49** in garden centres), below. It's hook and pulley system (it extends to 77cm) looked like a nifty solution for lowering hanging baskets so you can water them. The weight of the wet basket, though, can make it less easy to raise back into position. As you need one per basket, a watering lance might be a better option.


Down to your level

OTHER IDEAS

Window dressing

The **Flower Tower Window Box** (**£9.99** from Foxmoor Garden Products), above, is a planter which comes with a water reservoir and chains for hanging. You slot plants through the side of its plastic trough, though we could use only about two thirds of the available slots. Our tester found it needed less watering than her hanging baskets.


Pave your own way

The **Odjob Pathmate** (**£10.95**) and **Mixer** (**£24.95** plus **£2.90** p&p per order from the Evengreener website), below left, is a mould and cement mixer which you use to create a path or patio. The cement mixer drum which you roll is easy to use. If you want to create more interesting effects, the mould saves you having to devise your own design. Except for variable colours after the concrete dries, it looks quite good. But there's a lot of preparation and finishing work.

Many a garden can be spoiled by slugs, so we were keen to see whether Westfield Products **SlugX** (about **£9** in garden centres), below, would prove an easy way to get rid of them. It's a plastic tray into which you pour beer; this attracts slugs into the tray where they become trapped for you to dispose of. It's more humane (and green) than chemicals but, in our tester's garden, where slugs are a nuisance, we only caught about ten over a two-week period. There are plenty of similar products around. A further downside is that they can also capture bugs which might be beneficial to your garden.

Trap slugs and snails

GARDENING WHICH?

Regular reviews of similar products are featured in *Gardening Which?*. For more information and details of how you can receive a free trial, call **0800 252 100**.

INSURE YOUR INCOME

If illness or an accident meant you couldn't work, could you get by? Income protection insurance picks up where sick pay leaves off

Suddenly losing your income – whether it's temporary or permanent – can have a drastic effect and lead quickly to a spiral of debt. For this reason, protecting your income should be at the top of your list of financial priorities, along with life insurance (if you have dependants). But surprisingly few people give it any consideration.

WHY DO I NEED INSURANCE?

Many people mistakenly believe they could rely on the state if they couldn't work because of illness or an accident. But the amounts you're entitled to are small.

Typically, you'd get just £63.25 a week in statutory sick pay (SSP) for a maximum of 28 weeks. If you were still off work after 28 weeks, you'd have to apply for incapacity benefit, which is paid only if you're unable to work at all (not only if you were unable to do your own job). The amount varies according to your circumstances, but the average payout for someone who has been off work for more than a year is just £86 a week. For more details on what you would be entitled to, see www.dwp.gov.uk or call the benefit enquiry line on 0800 882200.

Of course, many employers have their own sick pay schemes which are more generous than SSP, but they rarely cover you for a long-term illness.

Find out what your employer offers before you buy income protection insurance. Consider whether you could afford to live on the amount you would get – but remember to take into account any other insurance you have, such as mortgage payment protection, and any other resources you may have.

Make sure you know how long you would be entitled to payment for. Most employers will stop paying after a time. Some have pension schemes which provide some kind of ill-health retirement if you are permanently unable to work. But the best situation of all is if you have income protection insurance as a benefit at work, which means you won't need to take it out yourself.

If you're self-employed or your employer offers sick pay only for a limited period, income protection insurance should be a priority, unless you think you could survive on other money – your savings or your partner's income, for example.

HOW INCOME PROTECTION WORKS

Income protection insurance (IP) pays a monthly income in place of your salary if you can't work through disability or sickness. It isn't meant to pay out if you're made redundant (though some policies have unemployment cover as an option).

You're paid the monthly income until you recover, you reach the end of the policy term, or you die. There are some 'budget' types of IP that pay out only for a set period – five years, say. But these could leave you in a difficult position if you became permanently unable to work.

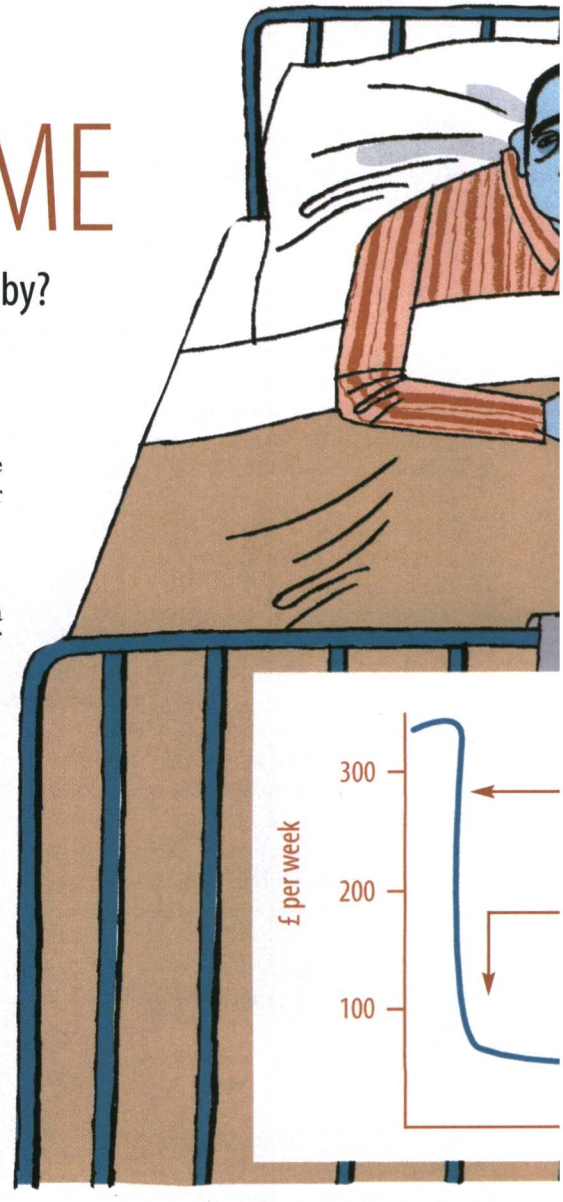
IP is what's called 'permanent' insurance. This means the insurer can't hike up your premiums or refuse to continue to cover you because of your own claims record. So it couldn't raise your premiums or cancel your policy if you made a series of claims for different illnesses. Your premiums may rise for other reasons, but that will depend on the type of policy you have (see 'Types of policy', opposite).

You can take out IP whether you're employed full- or part-time, self-employed or if you're someone who does unpaid work. So, for example, if you're a housewife or househusband, you could take out IP to cover the cost of employing a childminder.

Your premiums The cost of IP depends on a number of factors, including your age, sex, occupation, medical history at the time you take out the policy, and the term of the policy. The younger you are when you take out the policy, the cheaper your premiums will be. And women pay considerably more than men because statistics show that women tend to be off sick from work more than men.

Your premium will also be more expensive if you're a smoker and if you're deemed to be in a high-risk occupation.

All these factors can add up to huge differences in premiums. For example, a non-smoking 30-year-old man in a low-risk occupation in good health could pay £180 a year for a £200 weekly benefit. But a 45-year-old man in a high-risk occupation could pay more than £2,200 for a £400 weekly benefit.



Policy exclusions Compared with other types of health insurance, income protection policies have few exclusions. Most policies won't pay out if you can't work because of illness resulting from normal pregnancy, incapacity due to HIV or Aids, self-inflicted injury or misuse of alcohol or drugs.

Pre-existing medical conditions aren't always excluded, though you would have to get the insurer specifically to approve cover for any such condition (and you will probably pay a much higher premium).

PAYING OUT FOR CLAIMS

Insurers test whether you are sufficiently 'incapacitated' to make a claim by assessing whether you're able to work.

To decide this, there are five different types of test that insurers can apply. When you take out your policy, your insurer tells you which one it will apply to you.

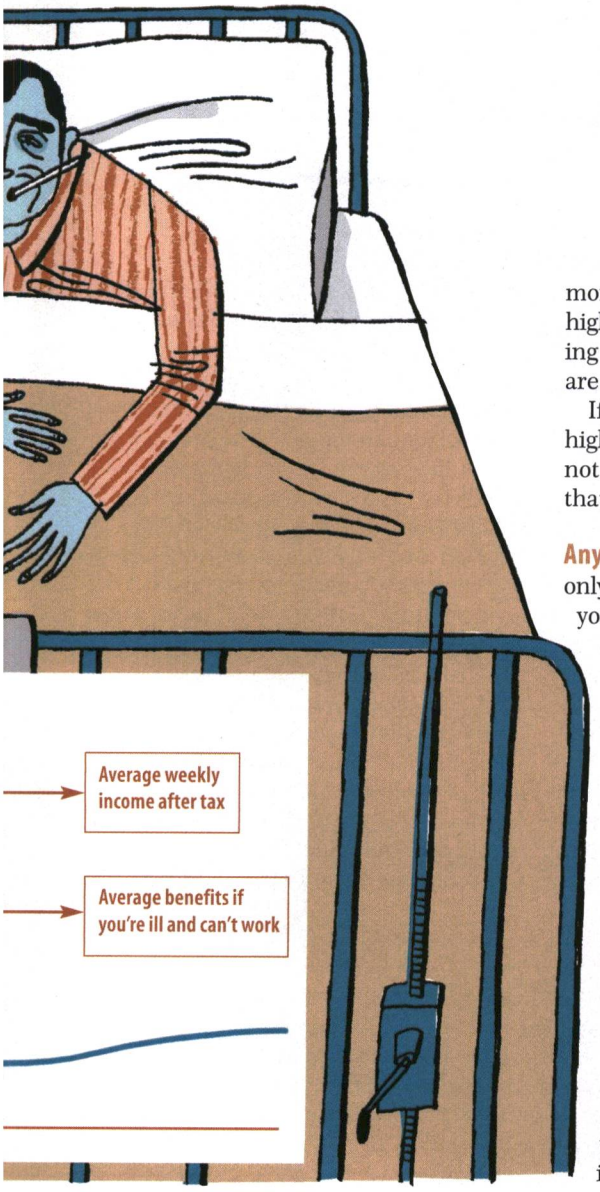


ILLUSTRATION ROBIN CHEVALIER

Own occupation With this type, the insurer pays out if you're unable to do your own job. This is the type of test you should look for in a policy as it is the most straightforward basis on which to make a claim.

Unfortunately, this might not be possible, particularly with certain types of occupation. This is because most insurers divide occupations into four or five groups based on their perception of risk. In general, the more manual work your job involves, the higher risk it is deemed to be. Jobs involving high levels of stress, such as teaching, are also often classed as high risk.

If your occupation falls into one of the higher-risk occupation groups, you may not get the 'own occupation' test or find that, if you do, your premium is very high.

Any to which suited The insurer pays out only if you're unable to do any job to which you're suited by training, experience or education.

Any occupation The insurer pays out only if you're unable to do any work.

Activities of daily working (ADWs) This works in a different way, and is judged according to a list of activities necessary for you to be able to work, such as lifting and carrying, and being able to see, hear and speak. The insurer deems you to be incapacitated if you're unable to do, say, three activities out of the list.

Activities of daily living (ADLs) This definition tends to be used for a housewife or househusband. The activities include things like cooking, cleaning and shopping.

TYPES OF POLICY

Apart from the way incapacity is defined by different insurers, policies break down into three basic types. This affects how your premiums can be changed over time.

Guaranteed policies This is the best type of policy because your premium is 'guaranteed' – the only reason it would go up would be if you opted to index-link it (so that it kept pace with inflation), or if you chose to increase the benefit levels.

Reviewable policies This type of policy is usually cheaper than a guaranteed type, because the insurer can increase your premium periodically if its overall claims experience is different from expected (though the insurer cannot increase it simply because of your claims record). You can't, of course, predict how much the increases might be. But in June this year, Zurich Life increased premiums on its reviewable policies by as much as 100 per cent. This is the first time the company had increased premiums since 1987, but it serves as a reminder of the risk of reviewable policies.

For this reason, a guaranteed policy is preferable, but we have chosen Best Buy reviewable policies as well as guaranteed ones, because they often work out cheaper.

Renewable policies You take out this type of policy for an initial term – typically five years. After that, you can renew your policy but the premium will inevitably increase as your insurer calculates the premium on your age at the time you renew.

To complicate matters, some policies have an investment element to them. Your monthly premiums are invested, and the premiums for the income protection part of your policy are paid for by cashing in part of the investment fund. If the investment doesn't do as well as expected and the policy is a reviewable one (rather than a guaranteed one), your premiums will go up. We think the reviewable versions of this type of policy are too risky, so we've excluded them from our Best Buys.

OTHER TYPES OF INSURANCE

It's important not to confuse income protection with payment protection insurance (PPI). Rather than protecting your income, PPI is designed to cover specific repayments, such as those for a loan or mortgage, if you can't work because of sickness or accident (and sometimes redundancy). PPI policies usually pay out only for a set period, often 12 months (although, in some cases, they will pay off the loan). They also tend to have many exclusions.

Generally, PPI is no substitute for income protection. With the exception of some mortgage payment protection insurance policies, it won't help to pay other bills or any other general living expenses you're likely to face if you can't work.

If you already have PPI on, say, a loan, make sure that you take this into account when you work out whether you need income protection insurance and how much to insure yourself with. For more information on PPI, see 'Protection racket', *Which?*, July 2002, p12.

Critical Illness insurance is another type of insurance that is often seen as an alternative to income protection insurance. However, it's quite different – it pays out only if you're diagnosed as suffering from one of a defined list of serious medical conditions, such as some types of cancer, heart attack and stroke. Instead of replacing your income, it pays out a tax-free lump sum.

The main drawback with critical illness insurance is the limited circumstances in which it pays out. It won't, for instance, pay out for some of the more common medical problems such as stress and back trouble.

CHOOSING A POLICY

Before you choose a policy, there are some decisions you need to make, such as how much to insure yourself for, how long you'll need the cover for, and how it will link in with any sick pay you'll get from your employer or any savings you may have.

As with all important financial decisions, it's a good idea to seek independent financial advice before taking out an IP policy. For information on how to find a financial adviser, see 'How to find a good financial adviser', *Which?*, September 2001, p40, or 'Further information', opposite.

How much to insure for There are two things you need to know when thinking how much to insure yourself for: how much income you would need if you were unable to work, and how much your insurer will let you insure for.

Insurers limit the amount they will pay out to prevent people being financially better off sick than working. This is called 'limitation of benefit'.

Typically, the income paid out by your policy, plus the income from any other insurance that pays out if you're ill or injured (such as loan payment protection insurance) and income from your employer, must be no more than 50 cent of your gross salary. (Alternatively, if the insurer takes account of any benefits you receive as well, it will be limited to 65 per cent of your gross salary.) This isn't quite as bad as it sounds, though, because the benefits paid by your IP policy are tax-free.

The important thing is not to over-insure. Don't insure yourself for the maximum benefit allowed if you won't actually need that much to cover your expenses (or if you wouldn't actually be able to claim it because of the limitation of benefit rule).

As this calculation can be quite complicated, it's a good idea to seek the help of an independent financial adviser.

Deferred periods If your employer pays you full sick pay for the first six months you're off sick, there's no point having insurance to cover you until after those six months (and, in any case, the policy wouldn't pay out).

IP policies allow for this by letting you choose when you want your insurance to start paying out, called the 'deferred period'. The longer the deferred period, the cheaper the policy. Choose your deferred period by thinking about how long you could manage if you were off sick from work. And consider building up some savings to cover a short illness so that you can opt for a longer deferred period.

Some policies now offer 'split' deferred periods, which pay out different amounts at different points. They can be useful if, for example, your employer pays you full pay for the first three months of illness and half pay for the next three months.

Length of policy When you take out your policy, you need to decide how long you want the cover for. Ideally, try to tie it to your retirement age. You can choose to cover yourself for a shorter period to keep the price down. However, if you do, make sure you would be able to manage financially – perhaps by relying on savings in the last few years.

FEATURES TO LOOK FOR

There are certain important features to look for when choosing an IP policy – our Best Buys have all of the following.

- Premium waiver ensures that, after the deferred period, you don't have to pay your premium while you're claiming.
- Index-linking prevents the value of your benefit from being eroded over time by inflation. It either increases your benefit yearly by a set percentage (typically 5 per cent) or in line with the retail price index or an earnings index.
- Rehabilitation benefit ensures you'll continue to receive a proportion of your benefit if you can only return to work part-time. Some policies will pay indefinitely, but others will pay only for up to 12 months.
- Proportionate benefit pays a proportion of your benefit if you have to return to a job that pays less than your previous one.

PROTECTION FOR ALL

Protecting your income is vital and must be one of your main financial priorities. But still only an estimated 12 per cent of the population has income protection insurance.

So why do so few of us take out this insurance? For many, it's probably just too expensive – or perhaps we're unconvinced that it really provides the protection we need. It may also be that people aren't getting the right advice about how best to protect their income.

But with the retreat of the welfare state, there's more reason than ever to make sure we can provide for our own futures. It's with this in mind that Consumers' Association (CA) launched its Advice for Life campaign in May this year.

As part of the campaign, CA wants a new national financial advice network. Under the network, general financial planners would be able to give free independent advice on important financial decisions.

We also think there's a need for simple financial products that people can trust to meet their needs both during their working lives and through retirement. Income protection is one such area and we hope to look at how a 'safe-haven' version of the product could be developed. This could, however, be some way off. In the meantime, none of this should put you off taking out income protection insurance now.

For more information on the campaign, see 'Who will sort out my money?', p6.

BEST BUY

Income protection insurance is individually underwritten, which means that it's tailored to your own circumstances. Your age, sex, job and the state of your health all affect the premium you pay and the test for incapacity you get (see 'Paying out for claims', p38). The Best Buy table, opposite, identifies good value policies for a range of circumstances, which all have a number of key policy features (see 'Features to look for', above). Use these as a guide when looking for quotes.

The Best Buy table gives details only for the lower-risk occupational groups. This is because these usually offer the 'own occupation' test for incapacity, which makes claiming much easier. But, if your job falls into one of the higher-risk classes, it's more of a lottery. Some insurers may give you 'own occupation' while others will give a harsher definition (such as 'any occupation') in exchange for a lower premium.

If you think your job may fall into one of the higher groups (because it involves manual work, such as a builder, HGV driver or mechanic, for example), get quotes from the companies listed in the Best Buy table, and ask what test for incapacity they'll give you.

When looking for income protection quotes, bear in mind that insurers sell their policies in different ways. Some sell directly to the public while others sell only through tied agents or independent financial advisers (IFAs). Where available, we've provided a contact number or a website address for our Best Buys so that you can get more information (see 'Contacts', p57). In some cases, though, you'll have to speak to an IFA.

When you apply for income protection insurance, you have to complete a lengthy questionnaire covering your occupation details and health and lifestyle. In some cases, you may have to undergo a medical examination, too. After this, the insurer will decide whether to offer you cover, and the premium and policy terms if they do.

Best Buy income protection policies

Type or class of job	Class 1a						Class 1b						Class 2					
Deferred period (weeks)	4		13		26		4		13		26		4		13		26	
Age (years)	30	45	30	45	30	45	30	45	30	45	30	45	30	45	30	45	30	45
Guaranteed policies: men																		
Canada Life Income Protector			★	★	★	★												
Friends Provident Life Income/Select Protection Plan			★					★	★	★			★	★		★		★
Legal & General Income Protection Benefit					★						★						★	
Liverpool Victoria Income Protector	★	★	★	★	★	★	★	★	★	★	★	★	★	★	★	★	★	★
Royal & SunAlliance Income Security Plan			★		★				★		★				★		★	★
Royal London Income Protection Insurance													★				★	★
Scottish Equitable Protect Personal Protection			★		★				★		★						★	
Scottish Provident Self Assurance Term Personal			★	★	★		★		★	★	★	★					★	★
Swiss Life Personal Income Protection		★	★	★	★	★		★		★	★	★						★
Tunbridge Wells Equitable Replacement Income Cover					★		★				★						★	
UnumProvident Personal Income Protection Plan	★		★		★		★		★		★		★				★	
Zurich Life Assurance Comprehensive Cover	★		★	★	★				★									
expect to pay (£)	40	120	25	70	20	55	40	130	25	75	20	60	60	165	25	95	25	90
Reviewable policies: men																		
AMP Pearl Income Protector											★							
BUPA Lifestyle and Income Protection (Retirement)		★		★	★	★						★		★		★	★	★
Canada Life Income Protector				★	★													
HSBC Individual Income Protection Plan					★				★		★						★	
Liverpool Victoria Income Protector	★	★	★	★	★	★	★	★	★	★	★	★	★	★	★	★	★	★
Norwich Union SafeGuard Income Protection	★				★		★		★	★	★		★	★		★	★	
Scottish Equitable Protect Personal Protection				★	★				★	★	★	★				★	★	
Scottish Provident Self Assurance Term Personal			★	★	★				★	★	★	★			★	★	★	
Standard Life Income Protection Plan					★				★		★						★	
UnumProvident Personal Income Protection Plan		★			★			★	★		★						★	
Zurich Life Assurance Basic Cover	★		★		★		★		★		★		★		★		★	
Zurich Life Assurance Comprehensive Cover			★	★	★											★		
expect to pay (£)	25	105	15	65	15	45	30	100	20	65	15	55	40	160	20	100	25	60
Guaranteed policies: women																		
Canada Life Income Protector				★		★												
Friends Provident Life Income/Select Protection Plan		★		★				★		★		★	★	★	★	★		★
Liverpool Victoria Income Protector	★	★			★	★	★	★			★	★	★	★	★		★	★
Royal & SunAlliance Income Security Plan			★		★				★		★	★			★			★
Scottish Equitable Protect Personal Protection				★						★		★						
Scottish Provident Self Assurance Term Personal			★	★	★	★			★	★	★	★			★		★	
Swiss Life Personal Income Protection				★		★												
Tunbridge Wells Equitable Replacement Income Cover	★				★		★				★							
UnumProvident Personal Income Protection Plan	★		★		★		★		★		★		★					
expect to pay (£)	65	205	35	115	30	95	65	205	35	115	30	105	90	265	50	145	35	135
Reviewable policies: women																		
BUPA Lifestyle and Income Protection (Retirement)		★		★	★	★		★				★		★		★	★	★
Canada Life Income Protector				★														
HSBC Individual Income Protection Plan					★						★							
Liverpool Victoria Income Protector	★	★			★		★	★	★		★	★	★	★	★	★	★	★
Norwich Union Safeguard Income Protection	★						★						★		★			
Scottish Equitable Protect Personal Protection					★		★		★	★	★	★					★	
Scottish Provident Self Assurance Term Personal			★	★	★				★	★	★	★			★		★	
Standard Life Income Protection Plan	★		★		★		★		★		★				★		★	
UnumProvident Personal Income Protection Plan	★		★		★		★		★		★							
Zurich Life Assurance Basic Cover	★		★		★		★		★						★			
Zurich Life Assurance Comprehensive Cover				★														
expect to pay (£)	55	170	30	105	25	70	55	190	30	105	25	85	65	235	40	145	35	100

NOTES

The table shows the best value policies, identified by a ★, that meet our Best Buy criteria. These include having key features (see 'Features to look for', opposite). They must also use the 'own occupation' definition of disability for most occupations in classes 1a, 1b and 2 (see 'Paying out for claims', p38). The insurer must also be a member of the Financial Ombudsman Service, to which you can refer a complaint if the insurer won't deal with it to your satisfaction.

To compare the policies, we used two scenarios. For the 30-year-olds we've assumed cover of £200 a week, and for the 45-year-olds, cover of £400 a week. Cover is to 65 and is for non-smokers and assumes that the person is in good health.

For each scenario, we give an indication of what you can **expect to pay**, based on an average of the Best Buy premiums. Bear in mind that you are likely to pay more in certain circumstances – for example, if you have a pre-existing medical condition.

Using the table

To use the table, work out which **type or class of job** your occupation is likely to fall into. Class 1a is the lowest-risk group and, as a general guide, tends to include professionals, such as solicitors and accountants. Class 1b covers administrative and office-based jobs. Class 2 usually covers jobs that involve driving, as well as supervisors of staff in 'light blue' collar industries. If you're uncertain which group you would fall into, choose the two closest groups and contact all the relevant Best Buys. We haven't provided Best Buys for Class 3 and Class 4 (see the 'Best Buy Guide', opposite).

Next decide what **deferred period** you think you might need and pick the **age** closest to the one you are (see 'Choosing a policy', opposite, for an explanation). If you fall halfway between 30 and 45, get quotes from Best Buy companies in both age groups.

We suggest you try the guaranteed policies first. If you find the premiums too expensive, then consider a reviewable policy – see 'Types of policy', p39, for more about these.

FURTHER INFORMATION

www.sofa.org the Society of Financial Advisers, to find a financial adviser

www.unbiased.co.uk IFA Promotion, which also has advice on finding an adviser

CLEANING with steam

A steam cleaner may be an indispensable gadget for a few, but our tests show most cleaning jobs are better tackled by the methods most of us have been using for years

Steam cleaners haven't really caught on in the UK but they've been popular elsewhere in Europe for years (more than half the ones we tested come from Italy). They're now much more widely available here, and are offered under familiar brand names, such as Electrolux and Hoover. New they might be, but are they a useful addition to your cleaning cupboard?

WHAT THEY ARE

Like a sophisticated electric kettle, steam cleaners produce a steady flow of steam, which can be applied through a variety of nozzle attachments. You fill them with water, plug them into a mains supply and wait for them to heat up. They're used mainly for cleaning, but a few also have attachments (sometimes as optional extras) that mean they can be used for other jobs, like ironing.

The steam they produce can be used to melt and dissolve dirt and grime, and they're marketed as solutions to a wide range of household cleaning chores, including removing baked-on deposits on cooker hobs, dealing with stains on carpets and fabrics, removing grime from ceramic tiles and window cleaning.

There are three main types of steam cleaner. The smallest and cheapest are handheld 'guns', which can be used to treat small areas. Full-sized models often look like a cylinder vacuum cleaner and can be used on larger areas. A third type is a full-sized cleaner that also has a built-in vacuum cleaner, which can be used on its own or in conjunction with the steam.

One of the potential advantages of a steam cleaner is that you should need fewer strong chemicals to keep your kitchen and bathroom clean – a particularly attractive feature if you're sensitive to cleaning products. (However, don't assume that steam cleaners are completely 'green': they use as much electricity in an hour as a 60W light bulb left on all day and night).

TESTING TIMES

To see just what steam cleaners can do, we chose a range of common cleaning jobs that most machines could tackle with the tools supplied. Since most of the tasks can be done another way, we compared the results with more conventional methods – for example, Windolene and a bit of elbow grease to clean windows.

We tried to clean dirt and ink from carpets and upholstery, remove greasy grime from ceramic tiles, clean well-weathered windows, and remove baked-on cooking residues from barbecues. For the two combination steam cleaner-vacuums, we looked at dust pick-up, too.

In sales literature, much is made of the hygienic 'power of steam' to 'sanitise' and disinfect. But less is said about these machines' straightforward cleaning ability. In fact, we found that household cleaning products were often more effective and convenient, while steam cleaners could leave a soggy mess. While the steam can be produced in copious quantities to lift the dirt, you generally have to mop it up or wipe it away with a cloth afterwards.

For a wider range of viewpoints, we asked a group of householders to try out the steam cleaners in their own homes. They were given a cleaner for a week, and asked to tackle as many of the jobs recommended by the machine's manufacturer as possi-

PHOTOGRAPHY GUSTO/ARTEMI KYRIACOU

ble. Like us, most users were disappointed that the instructions gave so little explanation of the sorts of job that could be done, and how to go about them.

With few exceptions, our users didn't find the handheld models useful or effective and preferred the full-size floor-standing models, especially for cleaning hard floors and carpets. Even then, they found these tended to 'refresh' surfaces rather than clean them thoroughly.

One problem with some steam cleaners is that it's not always clear which cleaning jobs can be best tackled or how best to use them. Our users complained that instructions were often vague. Also, some of the tools supplied are described as 'multi-purpose' – leaving you to judge which might be the best tool for the job. Our users were divided about whether they really had a use in their home.

DEALING WITH DUSTMITES

Another selling point for some steam cleaners is the ability to deal with dustmites and allergens. However, dustmites are only one source of allergens and, on its own, even the most effective steam cleaner will make only a partial contribution in any regime designed to make a home more allergen-free.

Before buying one, you should first ensure your home isn't allergen-friendly, by keeping it well ventilated, keeping humidity low, banishing pets and removing safe havens for dustmites, such as uncovered mattresses, carpets and soft furnishings.

We steam cleaned carpets with the two combined steam-vacuum models we tested, and when we examined the carpets, we found that they removed only 60 to 70 per cent of the allergens. In our vacuum cleaner tests, we've found that the best vacuum cleaners do better than this (see 'Vroom service', *Which?*, May 2002, p42).

Also, the instructions on these two models didn't clearly explain how best to use the machines to get rid of dustmites. When we spoke to the manufacturers, they confirmed that, for maximum effectiveness, the machines should be used with steam only and without the vacuum on.

NOT TO BE CONFUSED WITH...

There's a proliferation of electric cleaning appliances on the market. Depending on the job, you might find that another specialist cleaner would suit you better.

Wet-and-dry vacuum cleaners are designed mainly to clean carpets. A detergent solution is sprayed on to the carpets, and then immediately vacuumed off using a built-in vacuum cleaner that can deal with dust and dirt even if wet. A really effective one will leave the carpet clean and fairly dry, since most of the moisture is removed before it soaks down into the carpet's pile.

Pressure washers are primarily an outdoor power tool. You can add detergent to the water, but they are also used without, relying on the power of the spray produced by the high-pressure pump. They're ideal for jobs such as cleaning cars and motorbikes (particularly in hard-to-reach areas under the bonnet and wheelarches), or cleaning algae and moss from paved areas. See 'Spray away the dirt', *Which?*, April 1999, p41, for more on pressure washers.

BEST BUY

COMBINED VACUUM-STEAM CLEANERS

The integrated vacuum cleaners did a reasonably good job, but both were relatively heavy and awkward to move around, so they're not a good choice to replace your existing vacuum.

The **Simac Triplosimac EVT 5100** was the most effective steam cleaner on test. But it was fiddly to set up, with awkward controls and poor instructions. At **£400**, it's not cheap, but it was the cheapest combined machine. It's difficult to find in shops, so call the importers to find suppliers (see 'Contacts', p57). The Polti Vaporetto L'ecoaspira had reasonable dust pick-up, but it was outperformed in the steam cleaning tests.

FULL-SIZED STEAM CLEANERS

Our choice is the **Morphy Richards Grimebuster 2200**, **£199**, which combined one of the better cleaning performances with features and details that our testers liked. It's available from Argos and Powerhouse.

HANDHELD STEAM CLEANERS

Think carefully before buying a handheld steam cleaner – you may find it disappointing. Many of the people we asked to try them out didn't rate them highly at all, so we can't recommend any models unreservedly.

If you're sure that you'd find one useful – for occasional spot treatments, for example – choose between the **Electrolux Enviro Steam Gun £59** (available from Argos) or the more widely available **Polti Vaporettino £60**, which did best for cleaning in our lab tests, but wasn't judged easy or convenient to use by our panel of users.

COMBINED STEAM CLEANER-VACUUM CLEANERS

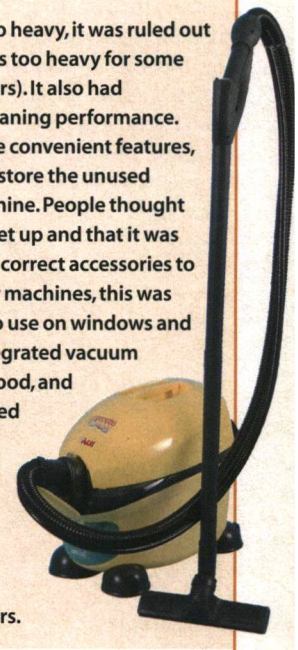
POLTI VAPORETTO L'ECOASPIRA AS900 £500

Overall cleaning	○	Warm-up time	9min
Dust pick-up	☆	Running time	35min
		Weight	15.8kg

TOTAL TEST SCORE 65%

This machine was so heavy, it was ruled out for some jobs (it was too heavy for some people to lift upstairs). It also had mediocre steam cleaning performance. But it did have some convenient features, including places to store the unused nozzles on the machine. People thought it took too long to set up and that it was hard to identify the correct accessories to use. Of all the larger machines, this was one of the easiest to use on windows and hard floors. The integrated vacuum cleaner was fairly good, and overall our users liked this machine better than the Simac.

It's supplied with an instructional video and tools for cleaning windows, upholstery and floors.



SIMAC TRIPLOSIMAC EVT 5100 £400

Overall cleaning	☆	Warm-up time	9min
Dust pick-up	○	Running time	33min
		Weight	13.3kg

TOTAL TEST SCORE 66%

This machine is supplied with a good selection of accessories, but it's relatively heavy and people found it awkward to manoeuvre and store. The instructions were poor, and the machine wasn't easy to set up.

However, it was the most effective cleaner, beating the alternative cleaning methods in everything but ordinary soiled carpet (though Vanish carpet cleaner was better). The integrated vacuum cleaner was slightly less effective than our Best Buy vacuum cleaners.

It comes with tools for cleaning windows, upholstery, curtains, radiators and floors.

FULL-SIZED STEAM CLEANERS

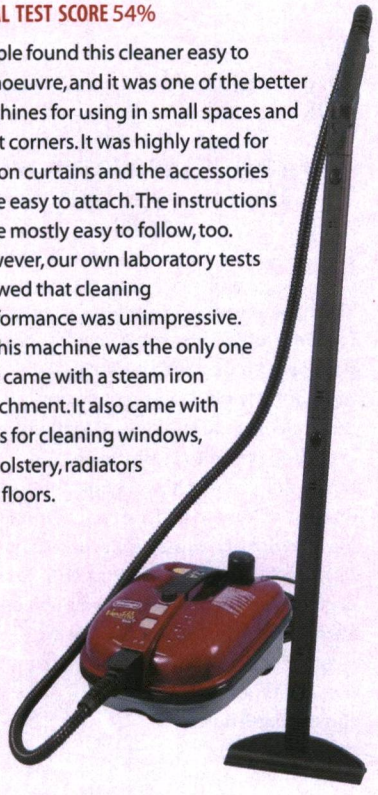
DE'LONGHI VAPORPIU PLUS WITH IRON £300

Overall cleaning	◒	Warm-up time	9min
Weight	8.2kg	Running time	42min

TOTAL TEST SCORE 54%

People found this cleaner easy to manoeuvre, and it was one of the better machines for using in small spaces and tight corners. It was highly rated for use on curtains and the accessories were easy to attach. The instructions were mostly easy to follow, too. However, our own laboratory tests showed that cleaning performance was unimpressive.

This machine was the only one that came with a steam iron attachment. It also came with tools for cleaning windows, upholstery, radiators and floors.

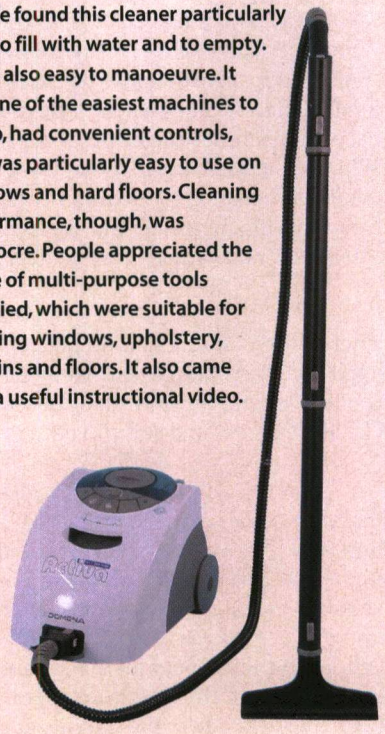


DOMENA ACTIVA NVT 200 TURBO VARIO £300

Overall cleaning	◒	Warm-up time	1min
Weight	8.7kg	Running time	27min

TOTAL TEST SCORE 55%

People found this cleaner particularly easy to fill with water and to empty. It was also easy to manoeuvre. It was one of the easiest machines to set up, had convenient controls, and was particularly easy to use on windows and hard floors. Cleaning performance, though, was mediocre. People appreciated the range of multi-purpose tools supplied, which were suitable for cleaning windows, upholstery, curtains and floors. It also came with a useful instructional video.



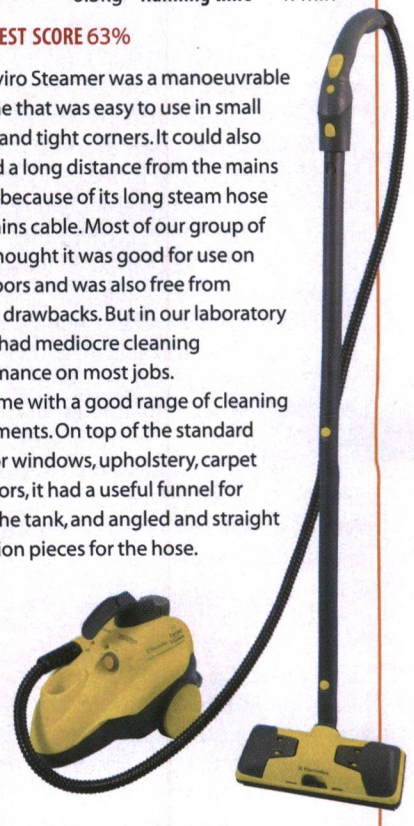
ELECTROLUX ENVIRO STEAMER MULTI Z370A £139

Overall cleaning	◒	Warm-up time	9min
Weight	6.3kg	Running time	47min

TOTAL TEST SCORE 63%

The Enviro Steamer was a manoeuvrable machine that was easy to use in small spaces and tight corners. It could also be used a long distance from the mains socket, because of its long steam hose and mains cable. Most of our group of users thought it was good for use on hard floors and was also free from serious drawbacks. But in our laboratory tests it had mediocre cleaning performance on most jobs.

It came with a good range of cleaning attachments. On top of the standard ones for windows, upholstery, carpet and floors, it had a useful funnel for filling the tank, and angled and straight extension pieces for the hose.



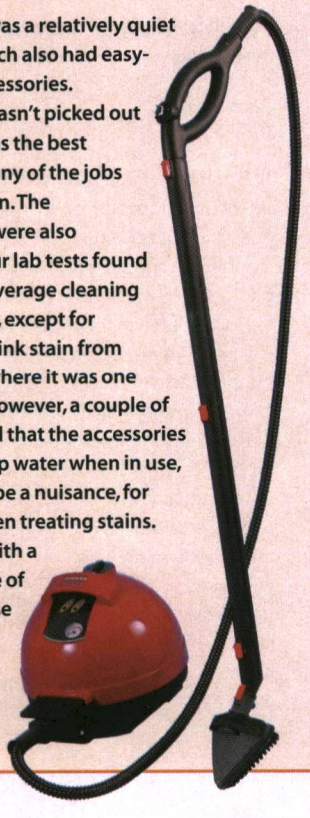
HOOVER STEAM CLEANER F2200 £270

Overall cleaning	○	Warm-up time	8min
Weight	10.7kg	Running time	23min

TOTAL TEST SCORE 52%

The Hoover was a relatively quiet machine, which also had easy-to-attach accessories. However, it wasn't picked out by the users as the best machine for any of the jobs they tried it on. The instructions were also unhelpful. Our lab tests found that it gave average cleaning performance, except for removing an ink stain from upholstery, where it was one of the best. However, a couple of our users said that the accessories tended to drip water when in use, which could be a nuisance, for example, when treating stains.

It comes with a limited range of multi-purpose tools for cleaning upholstery and curtains.



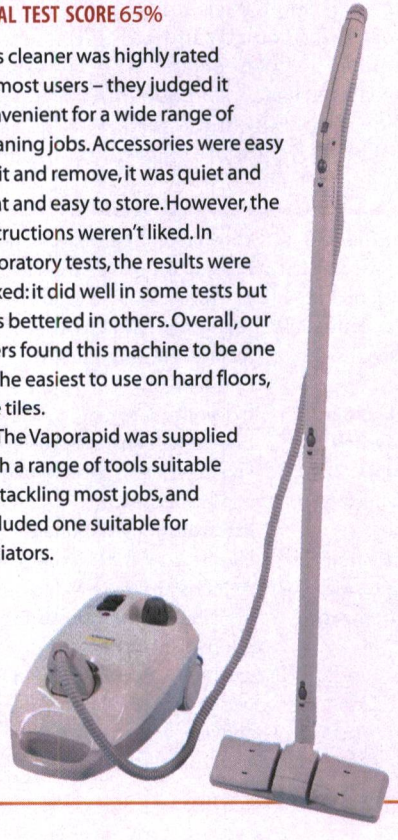
KÄRCHER VAPORAPID 1201 £249

Overall cleaning	◒	Warm-up time	10min
Weight	8.1kg	Running time	34min

TOTAL TEST SCORE 65%

This cleaner was highly rated by most users – they judged it convenient for a wide range of cleaning jobs. Accessories were easy to fit and remove, it was quiet and neat and easy to store. However, the instructions weren't liked. In laboratory tests, the results were mixed: it did well in some tests but was bettered in others. Overall, our users found this machine to be one of the easiest to use on hard floors, like tiles.

The Vaporapid was supplied with a range of tools suitable for tackling most jobs, and included one suitable for radiators.



MORPHY RICHARDS GRIMEBUSTER STEAM CLEANER 2200 £199

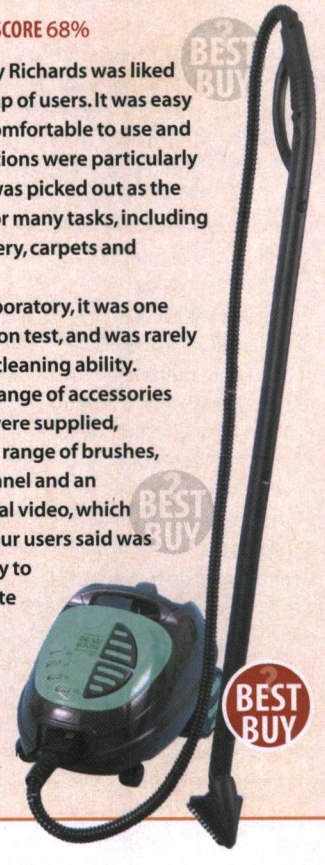
Overall cleaning	○	Warm-up time	8min
Weight	8.9kg	Running time	32min

TOTAL TEST SCORE 68%

The Morphy Richards was liked by our group of users. It was easy to set up, comfortable to use and the instructions were particularly praised. It was picked out as the favourite for many tasks, including on upholstery, carpets and curtains.

In the laboratory, it was one of the best on test, and was rarely beaten on cleaning ability.

A good range of accessories and tools were supplied, including a range of brushes, a useful funnel and an instructional video, which several of our users said was a useful way to demonstrate how the machine should be used.



BEST BUY

HANDHELD STEAM CLEANERS

STEAM BULLET EK8031 *£48*

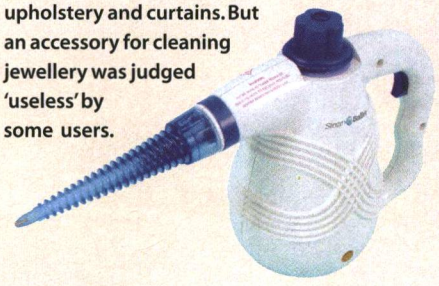
Overall cleaning ◒		Warm-up time	5min
Weight	1.8kg	Running time	8min

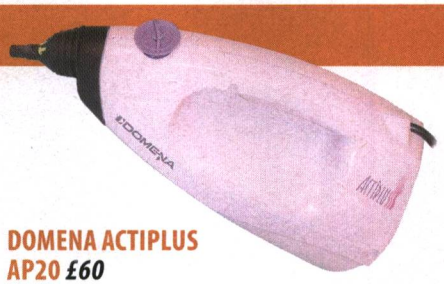
TOTAL TEST SCORE 45%

The Steam Bullet was one of two handheld cleaners preferred by our group of users. It was quiet and easy to use on carpets, sofas and hard floors.

At eight minutes, its running time was limited, and you had to wait for five minutes for it to warm up when refilled.

For a handheld model, it has a fair selection of tools, including ones for windows, upholstery and curtains. But an accessory for cleaning jewellery was judged 'useless' by some users.





DOMENA ACTIPLUS AP20 *£60*

Overall cleaning ●		Warm-up time	2min
Weight	1.5kg	Running time	4min

TOTAL TEST SCORE 33%

The Domena was a relatively simple cleaner that was comfortable to use. But it was also ineffective – it received poor marks in our laboratory tests in the lab, and achieved the lowest score in all but one of the trials we used. It ran for only four minutes on a full tank, although you need to wait only two minutes for it to warm up after refilling.

Two tools were supplied (for cleaning upholstery and curtains) and there was also a concentrator nozzle and detachable brush.

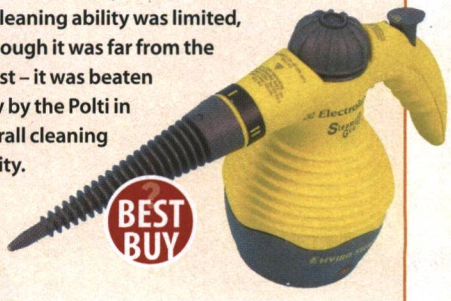
ELECTROLUX ENVIRO STEAM GUN Z350A *£59*

Overall cleaning ◒		Warm-up time	4min
Weight	1.7kg	Running time	10min

TOTAL TEST SCORE 45%

One of the users' favourites among the handhelds, the Enviro Steam Gun was easy to set up and its controls were convenient to use. The instructions were easy to follow and gave useful information. A reasonable selection of tools were supplied, including ones for cleaning windows, upholstery and curtains.

Our laboratory tests showed that its cleaning ability was limited, although it was far from the worst – it was beaten only by the Polti in overall cleaning ability.



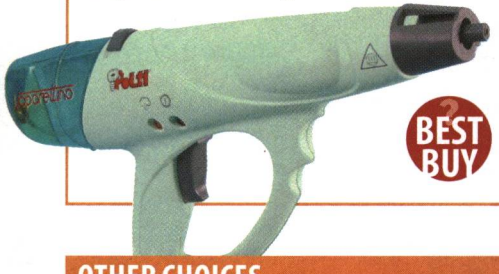
POLTI VAPORETTINO *£60*

Overall cleaning ○		Warm-up time	1min
Weight	1.3kg	Running time	25min

TOTAL TEST SCORE 42%

The Vaporettino was supplied with only a few tools and accessories but despite this had the best cleaning performance of all the handheld models tested. It also had a respectable running time of 25 minutes.

Unfortunately, our group of users were fairly unimpressed by the Vaporettino. There was praise for how easily the attachments could be fitted, but the controls were judged particularly inconvenient, mainly because you have to squeeze a trigger every couple of seconds to keep the steam flowing.



SIMAC LASERVAP *£50*

Overall cleaning ◒	
Weight	1.3kg
Warm-up time	1min
Running time	13min

TOTAL TEST SCORE 41%

Although manoeuvrable and easy to set up, with convenient controls, the Laservap was rated poorly overall by our users. It was effective at cleaning windows, and also comes with attachments for curtains and radiators. It was the only one to come with a brush specifically designed to clean grout between ceramic wall tiles.

Its cleaning performance was mixed, performing reasonably well at dealing with ink stains on carpets and fabric, but poorly on other types of soiling.

TERMOZETA VAPORONE *£60*

Overall cleaning ◒		Warm-up time	1min
Weight	2.6kg	Running time	40min

TOTAL TEST SCORE 43%

The Vaporone is fairly heavy for a handheld cleaner, so it would be a challenge to use constantly for all of its 40 minutes running time.

The instructions were difficult to follow, but our group of users found it easy to use on cooker hobs and on clothes and carpets.

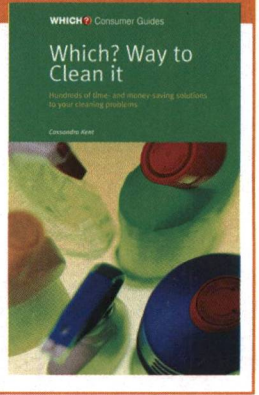
Tools were supplied for cleaning upholstery, curtains and carpets. However, some of our users complained that these accessories were fiddly to fit and remove.

OTHER CHOICES

● **Wallpaper stripper** Anyone who's done any serious home decorating will be familiar with steam wallpaper strippers. They're a similar product that produces steam (but they tend to work without refilling for longer). If you own one, you may be able to buy accessories that let you tackle the same jobs as steam cleaners.

● **Hire shops** If you think you won't get enough use from a steam cleaner to justify buying one, you can hire heavy-duty ones from hire shops. For example, we found a powerful model for hire in HSS for £28 a day (or £35 for a weekend).

● **Spot cleaning** For a small stain on carpet or fabric, choose a Best Buy spot cleaner (see 'The dirty dozen', *Which?*, February 2001, p18) or consult **Which? Way to Clean It**, £9.99, which includes hundreds of time- and money-saving solutions to cleaning problems. To order a copy, call 0800 252 100, quoting code CLEAN (WBP802).



KEY

★ best
☆
○
◒
● worst

Prices in *italics* are typical prices suggested by manufacturers, where the model was hard to find in the shops.

TOTAL TEST SCORE

This score ignores price and is based on:

Features	10%
Running time	10%
Performance on carpets	25%
Performance on upholstery	25%
Convenience	30%

Tessa Russell names the best brands for hair-free skin

Over 100 women shaved, smoothed and winced their way through our trial of razors, creams and waxes

KEEP YOUR HAIR OFF

WHICH WAX WORKS?

We picked some popular warm waxes and cold wax strips and gave each one to ten women to try. Whatever the type of wax, the principle is the same. First you apply a sticky substance, which clings to your hairs. You then rip it off, pulling the hairs out from the root, so there's no stubble. Our testers noticed regrowth after about 12 days, but it's best to wait until hair is longer (around a month after waxing) before you wax again.

WARM WAXES

These are like a salon wax treatment at home. You heat the wax, apply it to the skin and then remove it, usually using a paper or a fabric strip.

IMMAC AQUASYSTEM WARM WAX ROLL-ON

£9.49 for 100ml, **£6.69** per 100ml refill, **£4.40** per half-leg treatment

You heat this wax with hot water (the others require a microwave) so it's handy for holidays, but it's messy and difficult to apply. It's the most expensive wax on test, but only two of the ten testers said they would use it again.

Ease of use ○ **Effectiveness** ○

SURGI WAX BODY & LEG MICROWAVE HAIR REMOVER WAX

£5.50 for 113g, **£2.92** per half-leg treatment

This was one of our testers' least favourite waxes for preparation, application and removal. Users found it messy and time-consuming.

Ease of use ○ **Effectiveness** ○

SUPERDRUG HAIR REMOVING WARM WAX ROLL-ON

£6.99 for 125ml, **£3.35** per half-leg treatment

Again, this was tricky and time-consuming to use, but it does the job and costs a lot less than the Immac Aquasystem.

Ease of use ○ **Effectiveness** ○

COLD WAXES

With strips, the wax comes pre-stuck to a paper strip, ready to apply, which makes them more convenient to use.

IMMAC COLD WAX STRIPS

£5.39 for 12, **£1.80** per half-leg treatment

Testers found them easy and pleasant to use and appreciated the moisturising after-wipe. However, they are the most expensive cold wax strips in our test.

Ease of use ☆ **Effectiveness** ○

VERDICT

There's little to choose between the brands in terms of effectiveness – they all pull hair out. The differences are in ease of use. Overall, the less messy cold wax strips were liked best.

BEST BUY WAXAWAY ADVANCED WAX STRIPS

£4.95 for 16, **£1.23** per half-leg treatment

Eight of the ten testers would use these again. They commented on their ease of use and lack of mess. They're also cheaper than the Immac strips.

Ease of use ☆ **Effectiveness** ○

SUPERDRUG HAIR REMOVING WAX STRIPS

£3.59 for 12, **£1.20** per half-leg treatment

These were as effective as the Wax-Away and Immac strips, but testers found them harder to use, and thought their skin felt less smooth.

Ease of use ○ **Effectiveness** ○

All the waxes were equally effective, but some were much easier to use than others. Overall, our testers preferred the cold wax strips to the warm wax treatments

PHOTOGRAPHY NICK WRIGHT, JOHN TRENHOLM

Stubble may be fashionable on men, but it's generally not in vogue for women. Maintaining smooth, hair-free skin can be a hassle, but some brands make it easier than others. And you needn't spend a fortune in the process. Our testers found that cheaper products often work just as well as pricier popular brands. Even some cheap, disposable razors give as good a shave as expensive system razors.

In our trials, 40 women tested the razors, 30 used the depilatory creams, and another 30 tried waxes. Each woman used two products – one on each side of her body – to remove hair from lower legs and, with razors and creams, from underarms as well.

At the other end of the price scale, we've taken a look at the big money business of 'permanent' hair removal to see whether it's worth a trip to the clinic.

KEY

★ ☆ ○ ◒ ●

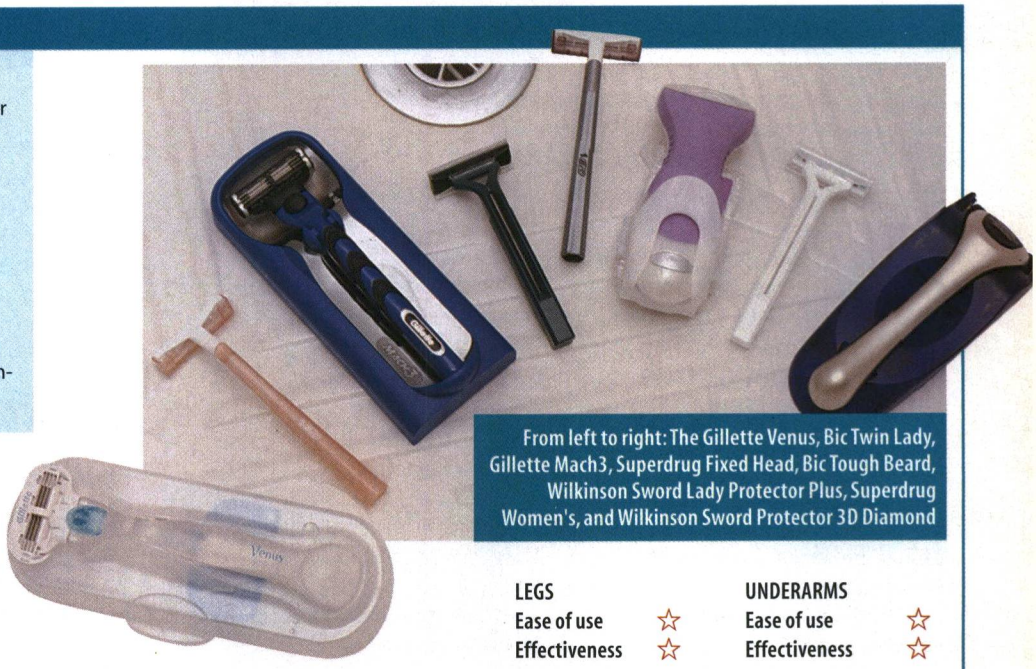
best ⟷ worst

Cost per half-leg treatment means the cost of removing hair from both lower legs

A CLOSE SHAVE

Most women still use good old-fashioned shaving to remove hair. The advantages are clear – it's quick, simple and cheap. On the downside, you can easily cut yourself and, as shaving removes hair only above the skin's surface, the results don't last as long as waxing. On average, our testers noticed regrowth after four days.

We tried out a range of razors – from cheap throwaways to the heavily-advertised 'system' razors. We used both men's and women's styles, and tried some triple blade razors as well as twin-blade ones. Each razor was tried by ten women.



From left to right: The Gillette Venus, Bic Twin Lady, Gillette Mach3, Superdrug Fixed Head, Bic Tough Beard, Wilkinson Sword Lady Protector Plus, Superdrug Women's, and Wilkinson Sword Protector 3D Diamond

SYSTEM RAZORS

With these, you buy replacement blades. We looked at men's and women's twin and triple blade models.

GILLETTE FOR WOMEN VENUS

£5.49 Replacement blades 4 for **£5.99**

This triple-blade razor is the priciest on test, but the cheaper Wilkinson Sword Lady Protector and the disposable Bic Twin Lady work just as well.

LEGS		UNDERARMS	
Ease of use	☆	Ease of use	☆
Effectiveness	☆	Effectiveness	☆

BEST BUY GILLETTE MACH3

£4.99 Replacement blades 4 for **£4.79**

This men's triple-blade razor stayed sharp longer than the other razors on test, and users liked its very close shave. All testers would use it again.

LEGS		UNDERARMS	
Ease of use	☆	Ease of use	☆
Effectiveness	☆	Effectiveness	☆

BEST BUY WILKINSON SWORD LADY PROTECTOR PLUS

£4.79 Replacement blades 5 for **£4.49**

Testers found this twin-blade razor as effective and easy to use as the pricier triple-blade Venus.

LEGS		UNDERARMS	
Ease of use	☆	Ease of use	☆
Effectiveness	☆	Effectiveness	☆

WILKINSON SWORD PROTECTOR 3D DIAMOND

£3.99 (yellow), **£4.99** (silver)

Replacement blades 4 for **£4.99**

This men's twin-blade is harder to control and clean than the other systems and it's more likely to leave skin feeling sore than the others.

LEGS		UNDERARMS	
Ease of use	☆	Ease of use	☆
Effectiveness	☆	Effectiveness	☆

DISPOSABLE RAZORS

We compared popular brand Bic with Superdrug's own-brand razors. For each brand, we tested men's and women's twin-blades.

BIC TWIN TOUGH BEARD

£2.49 for 10-pack (**25p** each)

Its handle is not as comfortable as the Bic Lady's, and it's more difficult to control. It also leaves skin feeling more sore. It was the least effective razor on test and only two testers said they would use it again.

LEGS		UNDERARMS	
Ease of use	○	Ease of use	○
Effectiveness	○	Effectiveness	☆

BEST BUY BIC TWIN LADY

£2.49 for 10-pack (**25p** each)

This was the best disposable razor in our test, and it compares well with the system razors for comfort, control and effectiveness. Testers also liked it because it was lightweight and thought it would be good for travelling with.

LEGS		UNDERARMS	
Ease of use	☆	Ease of use	☆
Effectiveness	☆	Effectiveness	☆

SUPERDRUG FIXED HEAD

£1.69 for 10-pack (**17p** each)

This razor shaves effectively, but our testers found it uncomfortable to hold and hard to manoeuvre.

LEGS		UNDERARMS	
Ease of use	○	Ease of use	○
Effectiveness	☆	Effectiveness	☆

SUPERDRUG WOMEN'S

£1.15 for 5-pack (**23p** each)

Despite its moisturising strip, this leaves skin as sore as the men's Bic. It's more uncomfortable and difficult to handle than the Bic Lady.

LEGS		UNDERARMS	
Ease of use	○	Ease of use	○
Effectiveness	☆	Effectiveness	☆

VERDICT

There's little difference in the shaving performance of razors. However, some cheap throwaway models are uncomfortable to use and can leave skin sore. The Bic Twin Lady avoids these problems and performed as well as the pricier system razors on test. Women's razors generally had more comfortable handles.

CREAM OFF THE CROP

Using a depilatory cream is a more expensive option than waxing or shaving, and some creams can cause skin irritations

Depilatory creams act like a chemical version of shaving. The creams dissolve visible hair but there's no action on the roots, so results don't last as long as waxing. Our testers noticed regrowth after an average of five days. Compared with both shaving and waxing, this is an expensive option. Creams can irritate sensitive skins, so always do a patch test first. Each cream in our test was tried by 12 women.

IMMAC HAIR REMOVAL CREAM FRAGRANCE SENSATION

£4.15 for 100ml, **£2.70** per half-leg treatment

An expensive cream, but popular with testers: nine of the 12 would use it again. Despite the name, five users found its smell unpleasant. Three users experienced skin irritations with it.

Ease of use (legs) ☆
Ease of use (underarms) ○
Effectiveness (legs) ☆
Effectiveness (underarms) ○

IMMAC HAIR REMOVAL MOUSSE

£4.99 for 200 ml, **£1.62** per half-leg treatment

This was the hardest product to apply, and some testers found it messy. It appears cheaper than the cream, but you may need to use more of it. More than half of our users experienced a skin irritation with this product. Immac says it has received very few complaints about its mousse, but has offered to investigate the problem further by arranging for the affected testers to see a dermatological consultant.

Ease of use (legs) ☆
Ease of use (underarms) ○
Effectiveness (legs) ☆
Effectiveness (underarms) ○

NAIR GLIDE ON CREAM

£3.79 for 100 ml, **£2.46** per half-leg treatment

This was one of the most pleasant-smelling and easy-to-use creams, but it's relatively expensive.

Ease of use (legs) ☆
Ease of use (underarms) ○
Effectiveness (legs) ☆
Effectiveness (underarms) ○

BEST BUY SUPERDRUG HAIR REMOVING CREAM

£2.49 100ml, **£1.62** per half-leg treatment

The cheapest cream on test but the most popular. Seven users said they'd use it again and only one disliked its smell. There were no adverse skin reactions.

Ease of use (legs) ☆
Ease of use (underarms) ○
Effectiveness (legs) ☆
Effectiveness (underarms) ○

BOOTS NEW MOISTURISING HAIR REMOVING CREAM

£4.29 for 150ml, **£1.86** per half-leg treatment

Only three testers wanted to use this cream again. But it works as well as the others on test, and was unlikely to cause skin problems.

Ease of use (legs) ☆
Ease of use (underarms) ○
Effectiveness (legs) ☆
Effectiveness (underarms) ○

VERDICT

Overall, all the creams worked effectively, so choose one that you like the smell of and which is reasonably priced. Also, check that it doesn't irritate your skin before you use it on a large area. Immac's cream was the most popular, but Superdrug's came close and was the best value.

SLOW GROWTH

We tried out three 'growth inhibitors' which claim to reduce hair growth. Five women applied each product to one leg only, following a salon wax on both legs. They then compared the hair growth over several weeks with the untreated leg. Most users didn't notice any difference in hair regrowth, and only two of the 15 said they'd use them again.

ULTRA HAIR AWAY (£20 for 120ml)

This product claims to be the result of 'years of biological research and development'. The company's website makes extravagant claims, even calling the product 'the greatest invention of the 20th century'. However, it failed to impress our testers, none of whom felt it made any difference to their hair growth.

SURGI HAIR STOP (£9.50 for 78ml)

Two women said that growth was finer on the treated leg. One noticed a significant difference in regrowth – three weeks on the treated leg compared with just three days on the other. The others didn't detect a difference. Two testers found it sticky and one disliked its smell.

WAXAWAY SLO GRO GEL

This product is not currently available, but a repackaged version will be sold next year. Only one user found regrowth slower, and none said they'd continue to use the gel.

Products claiming to slow hair growth didn't live up to these claims in our tests

TOP TIPS SMOOTH SKIN

Here's are some women's tips on achieving smooth skin when removing body hair

- **Shave in the direction of hair growth (ie down the leg) to avoid irritation and inflammation**
- Use a sharp razor blade to prevent irritation
- **Shaving can be easier in the bath, and some people find it's more effective after a good soak**
- Never dry shave – use soap or shaving foam
- **You can buy shaving oil as an alternative to foam or gel, or simply use baby oil**
- Apply shaving foam, soap or oil in an upward motion over your legs to lift the hair
- **Apply a moisturiser after shaving to soothe skin**
- Don't bleach hair before using wax or creams – it can make hair brittle and skin more sensitive
- **Avoid swimming, sunbathing, hot baths or showers, deodorants and perfumed products directly after waxing**
- Use tea tree oil to soothe waxed skin and for shaving cuts
- **Use an exfoliator to prevent ingrown hairs**

LONG-TERM OPTIONS

The promise of permanent hair removal may be appealing, but it doesn't work for everyone and there are risks. We look at the different treatments available

Regular hair removal can be tedious, but there are several treatments that remove it more permanently – electrolysis, laser treatment and intense pulsed light. We explain what they involve.

ELECTROLYSIS

Electrolysis has been around for over 100 years, and is the only method that can promise permanent hair removal. Tiny needles are used with an electric current to destroy the hair follicles. It's a slow process, as each hair has to be treated individually, so it's best for small areas of hair, such as on the face. A 15-minute session – enough to treat an upper lip once – costs around £10 to £15. A treatment on your lower legs takes around two hours. You'll probably need weekly treatments at first, reducing to fortnightly or monthly over the course of several months or longer.

LASER AND IPL

Many salons offer laser or intense pulsed light (IPL) treatments to remove hair. Their great advantage is that they can treat large areas quickly, with results in minutes compared with hours for electrolysis. But they're expensive – a course of lower leg treatments could cost £1,200, with no guarantee of permanence.

Lasers disable the hair follicle using a beam of light which is absorbed by the dark pigment of the hair. Treatment works best on people with dark hair and light skin. IPL, often advertised under a brand name, such as Epilight or Aculight, uses a different type of light. Some claim it works better than a laser, particularly on people with dark skin or light hair. Most people feel a mild sting or some heat with laser and IPL treatments, and the skin may be red or swollen afterwards.

How well do they work? Laser and IPL treatments can reduce the number of hairs, but results aren't always dramatic and can vary from person to person. Studies show that anything from 20 to 90 per cent of hair treated will not have regrown a year after treatment. But some patients experience no hair reduction at all. The Advertising Standards Authority (ASA) ruled that laser treatments can't claim permanent hair removal because of a lack of evidence. But some clinics and salons continue to make such claims on their websites (which aren't regulated by the ASA). In the US, laser and IPL can claim only permanent hair 'reduction'.

One *Which?* reader told us that, after six laser treatments, 'there seems to have been very little improvement… it's certainly not a wonder solution'. Another thought that laser treatment for facial hair worked well saying: 'It may not last forever, but I can do it again.' Another reader, though, paid £300 for laser treatment, before being told that it wouldn't work because she had red hair. She then tried IPL, instead, as the salon claimed IPL could treat any colour of hair. But, she told us: 'More than six months of treatment later, I'm still waiting to see an improvement.'

According to consultant dermatologist Dr Neil Walker: 'Neither laser nor IPL works well on blonde and red hair.' The woman should clearly have been told of the treatments' limitations before paying for them, but as Dr Walker says: 'Unfortunately, salons can be more interested in closing a deal than explaining how likely the treatment is to be successful.'

More worrying than the treatment not working are the risks involved. 'If they're used incorrectly, lasers and IPL can leave you burned and scarred, and alter the pigment of your skin,' warns Dr Walker. There is more risk of skin damage with darker skin. Similarly, electrolysis can cause scarring if carried out by an untrained or unskilled operator.

HOW TO CHOOSE A TREATMENT

If you do decide to opt for one of these treatments, check that the salon you're using is properly registered. Salons offering electrolysis should be registered with the local authority. Check that the therapist belongs to either the Institute of Electrolysis or the British Association of Electrolysists. Anyone providing IPL or laser hair removal should be registered with the National Care Standards Commission. Regulations require that premises and procedures meet certain standards and that all operators are trained. However, the standards don't specify any particular qualifications. Dr Walker advises that you seek treatment only from a salon or clinic run by a medical specialist with experience of laser hair removal. Alternatively, look for a member of the British Association of Beauty Therapy and Cosmetology (BABTAC) who must be qualified in electrolysis before they can perform laser or IPL. The following guidelines should also help.

- **Always have a consultation**
- Discuss cost, frequency and duration of treatments, what pain to expect, and the predicted results for your skin type
- **Ask to see evidence of qualifications, experience and membership of trade bodies**
- Don't believe any promises of 'guaranteed' results
- **Have a patch test first to see how well your skin will tolerate the treatment**
- Make sure you're given goggles to wear when receiving laser and IPL treatment

COSTS COMPARED

To keep your lower legs hair-free for a year, we estimate that each method would cost the following:

Disposable razors	£6
System razor	£25
Home waxing	£30
Hair removal creams	£85
Salon waxing	£180

A course of six laser treatments costs around £1,200, so you'd need to shave with a system razor or use home waxes for at least 40 years before laser treatment became a cost-effective alternative. Bear in mind, though, that lasers don't always remove hair permanently, so you might need to pay out again a few years later.

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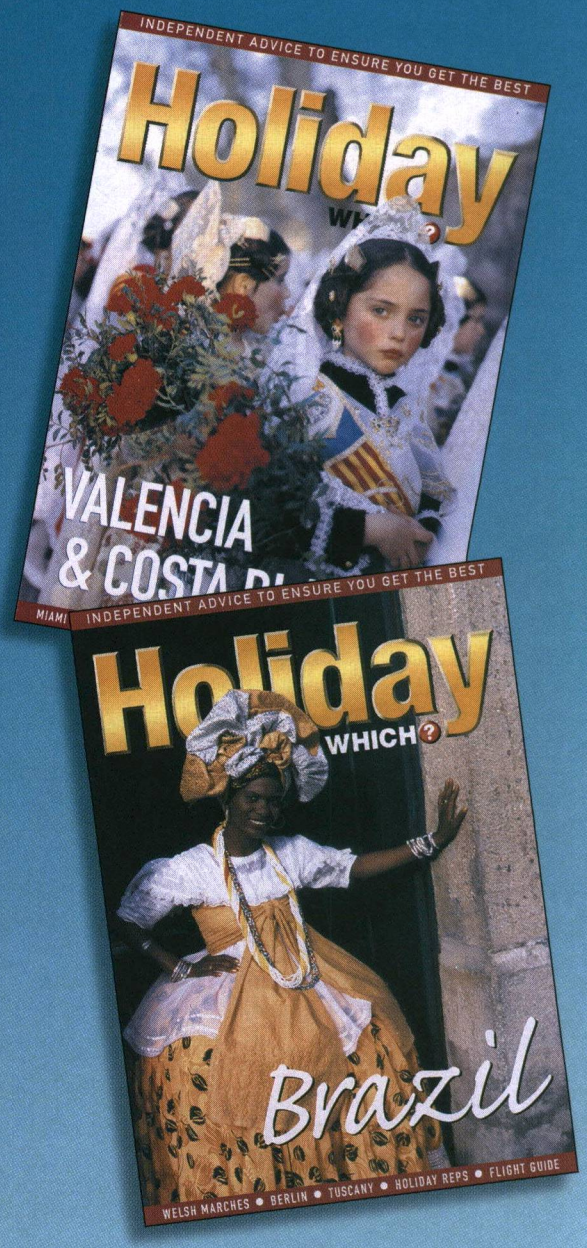

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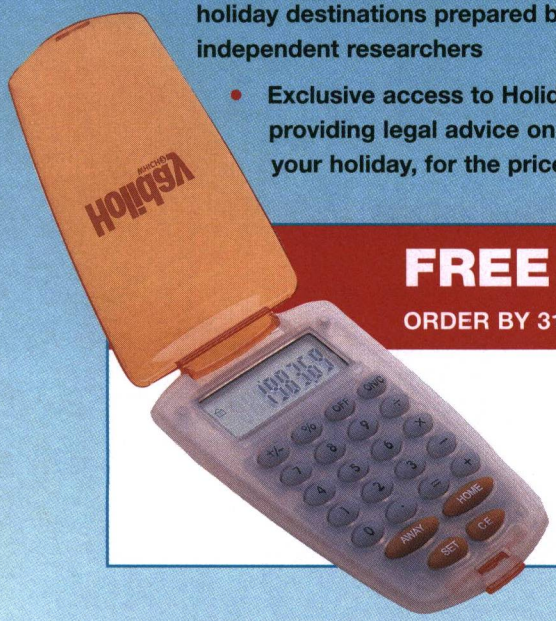

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THY WILL BE DONE

Making a will doesn't have to be difficult and by doing one now you can help reduce the burden on your family when you die. We tell you how to do it without splashing out on solicitors' fees

Anyone over 18 can write a will. Provided the will is valid, it allows your money, property and possessions to be distributed according to your wishes. It also means that your assets can be managed properly, and by the people you appoint to do so. If you don't write a will, or don't write it properly, you could easily cause unnecessary distress to your surviving relatives.

If there is no will when you die, your estate is subject to the 'rules of intestacy'. This means it is divided up according to strict rules, and it's possible that some people you would wish to benefit from your will may not do so. In such cases there is a set order of relatives who are expected to act as the 'administrator' of your affairs, plus 'rules of entitlement' which determine who gets what, depending on which family members survive you. This situation can get complicated; for instance, if you lived with a partner but were not married, under the rules of intestacy they would be not be entitled to anything (though they may be able to claim something under the Inheritance Act 1975).

WHEN NOT TO DO-IT-YOURSELF

There is no legal requirement to use a solicitor to make a will. But there are circumstances where getting legal advice should be considered, such as:

- if your estate is complicated or the way you wish to pass it on is very detailed
- if you have remarried and have children from a previous marriage
- if you have assets such as property or investments outside the UK
- if there is a business involved
- if the value of your estate exceeds £250,000. In this case you should take advice on minimising the amount of inheritance tax that has to be paid
- if you will be providing for someone with mental or physical disabilities.

WHAT YOU ARE WORTH

1 ADD UP YOUR ASSETS

The first thing to do is work out what you are worth. If you own a property, its value is the market price that day less any mortgage owed. If you share ownership with a spouse or partner, your worth is half its market value less your share of the mortgage. You should detail any life insurance policies, cash in bank accounts and all investments, and where the documents are located. Also consider valuables such as antiques or jewellery, plus general possessions such as cars, furniture and household equipment. You will need to make some deductions to cover funeral expenses and mortgages or loans. At the end, you should reach a total figure of your 'worth'.

2 INHERITANCE TAX

If your total estate adds up to more than £250,000 (in the 2002-2003 tax year), you will need to consider your inheritance tax liability. There are a several ways to minimise this by taking advantage of the exemptions that allow you to make tax-free gifts during your lifetime. These include an annual gift exemption of £3,000, gifts to children on their marriage, gifts to charities, as well as gifts between husband and wife. But it may not be as simple as leaving everything to your spouse because this can simply pass the burden of inheritance tax on to him or her. It's best to seek legal advice if you are concerned about inheritance tax (and see 'Ask the Experts' on p54).

THINGS TO CONSIDER

1 MAKING BEQUESTS

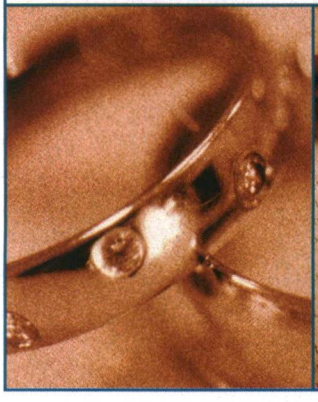
Most wills are made up of cash legacies, bequests and the residue. You can leave cash to relatives, friends or charities – these are usually fixed sums to named individuals. You can also bequeath your possessions (including property) and treasured objects to whoever you wish. What's left after all the debts, tax and fees have been paid is the 'residue'. This can be left to one person, or it can be shared out among several individuals.

2 EXECUTORS

Your appointed executors will have to obtain probate, sell property where necessary, distribute bequests and legacies, pay debts and expenses, and wind up the estate. It is common to pick one or more of the people closest to you, such as a spouse, your children over 18, or a friend or other relative. At least two executors are recommended but check with each person first. You can appoint a solicitor or accountant as executor.

3 CHILDREN

For children under 18, you should say who you wish to be their guardians if both parents die, and where the money will come from to look after them. This is usually made in the form of trusts. If children inherit money and/or property, it is held in trust until they are 18 (or until they marry if earlier). If you don't specify how the trust should be managed, it will be dealt with according to the 'trustee laws', which let the executors deal with the fund.



NEXT STEPS

- You can write your own will if your affairs are fairly straightforward. Packs are available from stationers or from Which? (see below).
- **Work out the value of all your property, possessions and money, to establish your total 'worth'.**
- You can pick up to four executors to handle your estate. Make sure they agree to do this.
- **Think carefully about setting up trust funds for children.**
- A valid will needs to be signed in the presence of, and by, two witnesses who don't stand to benefit from the will.
- **You can change a will at any time by adding a codicil or writing a new will.**
- If inheritance tax is involved, get legal advice on keeping it to a minimum.
- **If you use a solicitor, get several quotes.**

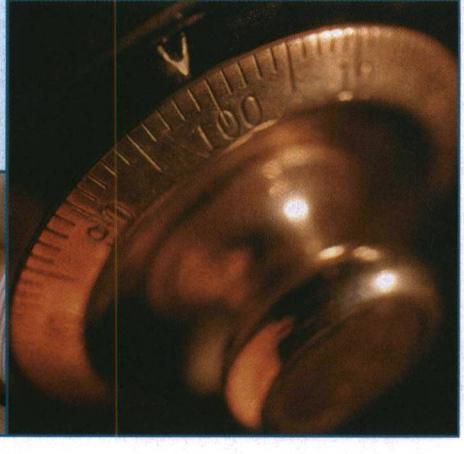
DRAWING UP, SIGNING AND STORING

1 PUTTING IT ON PAPER

A valid will must be in writing – typed or handwritten – and written voluntarily and without undue pressure from anyone. Do a draft copy first so you avoid making corrections to the final version. If you do need to, make sure you do it in front of the witnesses and both you and they initial the alteration. The will must be signed by you in the presence of two witnesses, and signed by them at the same time. Neither a witness, nor the married partner of a witness, should be a beneficiary of the will. Remember to date the will and destroy draft copies.

2 STORING YOUR WILL

You can keep a will at home, or ask a solicitor or bank to keep it – most will make a charge for this. You can also file it for £15 at a District Probate Registry or Probate Sub-Registry – look in the phone book for the nearest. Wherever you keep your will, make sure your family and/or the executors know where it is.

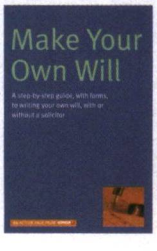


SCOTLAND

This report applies to wills written in England and Wales. The laws in Scotland are very different and the Scottish Consumer Council advises that, to ensure your will accurately reflects your wishes, it is best to use a solicitor. See p57 for who to contact.

WHICH? BOOKS

Make Your Own Will Action Pack (£10.99) contains advice about writing your own will in England and Wales, including worksheets, sample wills, and some simple forms to help you draw up your own will. To order, call **0800 252 100** quoting WAP (WBP802).



PHOTOGRAPHY GETTYONE STONE, ROBERT HARDING

MAKING CHANGES TO YOUR WILL

1 KEEP IT UP TO DATE

It is important to review your will every few years and consider amending it or even writing a new one if there is a change in circumstances, such as if you get married, have children or get divorced.

Changes to a will can be made by codicil – an addendum to the original will – or by revoking the old will and drawing up a new one. You can revoke a will by physically destroying it. If the change is relatively simple, you can write a codicil and get it witnessed, and keep it with your existing will. But you should not alter the original will. If you wish to make a new will, it should begin with a clause stating that it revokes all previous wills and codicils. If the changes are complicated, such as you remarry, it may be best to get legal advice on drawing up the new will.

2 FINDING A SOLICITOR

If you prefer to use a solicitor, pick one that specialises in will writing. Ask around for recommendations, or contact your local Citizen's Advice Bureau, or the Law Society, or visit www.justask.org.uk if you live in England or Wales.

Some solicitors offer a first interview for a fixed fee or free and many charge a set fee for will writing. Ask several for a quote first, and explain if there are complicated circumstances or if inheritance tax is involved – the fees will probably be higher. You should be able to get help with legal costs if you are financially eligible and 70 or over, a single parent, have disabilities or are the parent of someone with disabilities being provided for in the will.

There are a number of will-writing services available online. Some offer simply to write your will for you based on your personal details, for around £30 to £50, but won't offer legal advice. Some solicitors offer online will writing with (some) legal advice – from £60. Be clear up front whether you're getting legal advice for your money.

GLOSSARY

Administrator The person who deals with the estate of anyone who didn't leave a will

Bequest A gift of a particular object or cash

Beneficiary A person or organisation who receives a gift from your estate

Codicil A legal document which amends or to adds to a will

Estate The total of your assets – property, investments, cash, possessions (but less any debts) when you die

Executors The people (up to four) you name in a will to get probate and handle your estate

Intestate Dying without a valid will. The laws of intestacy decide who deals with your estate and how it is distributed

Legacy A gift you leave in your will, usually money

Probate The legal document obtained by the executor/s after death that gives them the authority to handle the estate

Residue The remainder of your estate once gifts have been distributed and any debts, tax and fees paid

Trust A legal arrangement to hold money or property for someone else, usually a child

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Got a question for our experts? Want to air your views? Have your say on these pages. This month, questions on inheritance tax

ASK THE EXPERTS

Teresa Fritz suggests how you can avoid your beneficiaries being faced with a huge tax bill when you die

A common query

Is it correct that, as 'tenants in common', my wife and I could avoid inheritance tax (IHT)?
G F Brown
Middlesex

A You certainly might be able to reduce your liability. You can hold assets either as 'joint tenants' or as 'tenants in common'. With a joint tenancy (the most common form in England and Wales), both parties own the asset and have identical interests in it. When one dies, the asset passes automatically to the other 'tenant'. While this doesn't create an IHT problem for married couples (because there is no IHT between husband and wife anyway), it does effectively double the survivor's estate, potentially increasing the IHT bill when the surviving partner dies.

As tenants in common each party has their own distinct share in an asset and can leave their share to whoever they want. Therefore it's possible to pass your share of an asset directly to your beneficiaries when you die, rather than to your husband or wife. This means that both partners can make full use of the IHT exempt amount (£250,000 in the 2002-2003 tax year).

A word of warning: it's important that you don't do anything that might leave your surviving partner vulnerable – where IHT is concerned, you should always seek professional independent advice.

Home security

Can you advise me on the best way to reduce the equity in my home so as to minimise eventual inheritance tax?
David Haverty
Newbury

A The most obvious solution is an equity release scheme. This will create a debt against your estate to be paid off after you die, but gives you money to spend while you are alive. However, equity release schemes are high risk (see p6 for the horror stories of people who bought similar schemes in the 1980s). Before you enter into one of these schemes, think about what would happen if you needed to use the equity in your home five or ten years from now – perhaps to move or to pay for care.

When thinking about any type of IHT planning, you should never put your own lifestyle in jeopardy just to save other people from paying tax. And be extra careful before you enter into any scheme that involves your home or your future security.

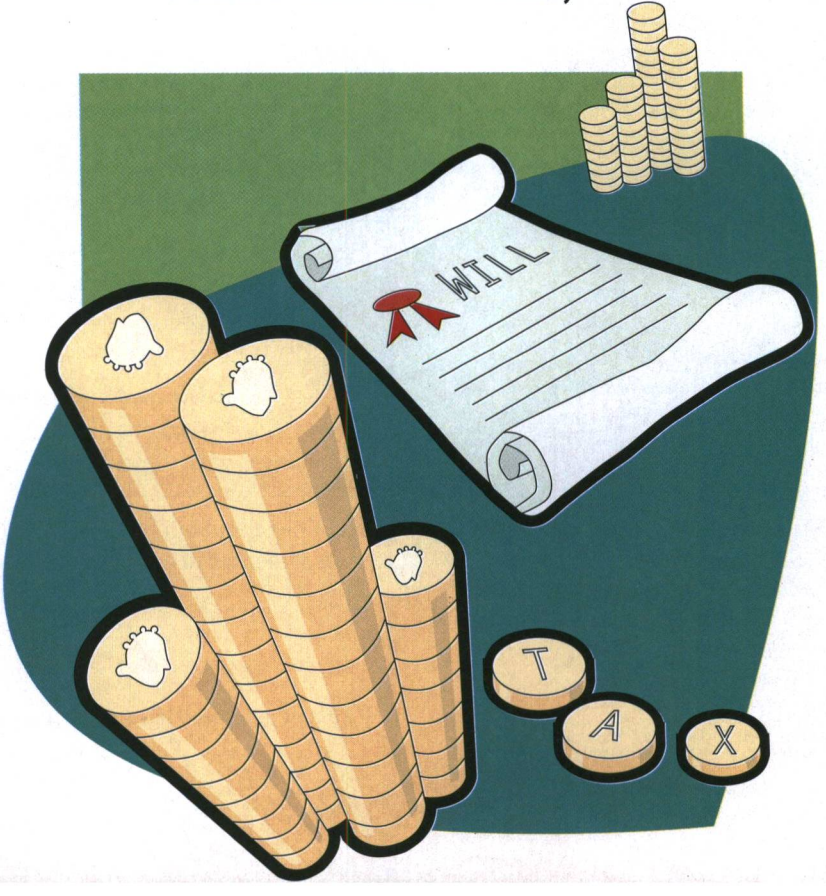
Joint survivors

My wife and I have a joint bank account. If we give money to our daughter, which of us has to survive seven years in order for the gift to be exempt from IHT?
name and address
supplied

A The answer is both of you if the total gift is to be exempt. Joint ownership of the account means you are each liable for half of the total gift. So, if the gift was £10,000, but only one of you survived, £5,000 would be counted for inheritance tax purposes.

Good policy

I understand that insurance policies which are written in trust can be used to meet IHT liabilities. Can you explain this?
David Thompson
Peterborough



GET IN TOUCH

Our experts are now looking for questions on **house insurance, eggs** and **Which? and Consumers' Association.** Send your questions or comments for publication by post or fax to 'Letters page' at our Hertford address, p58, or by e-mail **experts@which.net.** Which? Online subscribers can also contact us via one of our forum groups.

We give **£15**-worth of Which? Books vouchers to the sender of our star letter; senders of all other letters printed receive **£10** in vouchers. We may edit letters, or use only an extract. We regret that our experts will answer only questions that we publish.

A Writing a policy in trust is one of the simplest ways to deal with a potential inheritance tax bill. It works by taking out an insurance policy (known as a whole of life policy) which pays out a sum of money to your beneficiaries after your death – enough to cover the IHT bill. If you are a couple, you should take out a joint policy which pays out after the second death.

The best thing about this way of dealing with IHT is that the cost can be borne by the very people who will benefit – it's perfectly legal for your beneficiaries to take over the premiums if you can no longer afford to pay them.

Cash for children

If I give a sum of money to my son to help him pay off his mortgage, does he have to pay tax on it?
name and address
supplied

A No. Recipients of cash gifts don't usually have to pay tax when they receive the gift. As far as IHT is concerned, cash gifts often fall into one of the main exemptions. For instance, everyone can give away up to £3,000 a year without incurring IHT liability. If you don't use your allowance one year, you can carry it over – for one year only – to make a gift of £6,000. Parents can also make exempt gifts of up to £5,000 each parent when children marry.

See p60 of our April 2002 *Tax Saving Guide* for details about which gifts are exempt from IHT. And for more about all aspects of inheritance tax, see our book *The Which? Guide to Giving and Inheriting*.

WRITEBACK

Share your views with other members

No-go for green

In your report on alternative fuels ('Green machines', May 2002, p24), you failed to point out in the section on liquefied petroleum gas (LPG) that dual-fuel LPG powered vehicles are not permitted on Eurotunnel trains. This is a major disadvantage, unless you're willing to travel on a Cross Channel ferry. I wonder whether similar rules exist for other greener vehicles.
Jacqueline Green
Derby

A Thanks for pointing this out. Eurotunnel indeed confirms that no LPG or dual-powered hybrid or natural gas vehicles are presently allowed on its trains, as a safety precaution. Electric vehicles are allowed. Also, if you have an LPG caravan or motor-home, you may travel, provided the LPG canisters do not exceed 50kg and are turned off.

A taxing issue

In your June report on 'Buying to let?' (p42), you didn't warn potential landlords that income from property is taxable. As a former Inland Revenue employee, I found that most people don't realise this and think that, if the rent covers only the mortgage payments, they don't need to worry about tax.
Irene Horner
Thornton Cleveleys

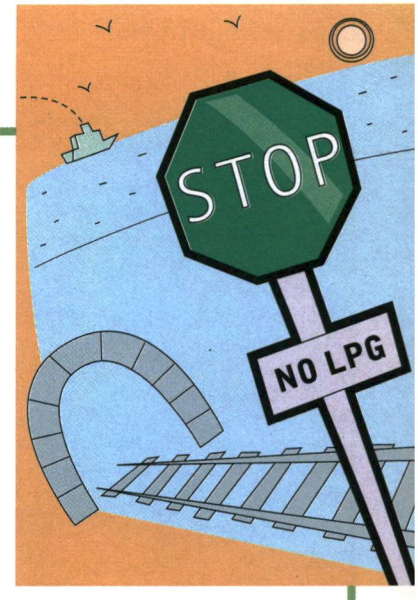
A You're quite right. Income from property is taxable and should be declared to the Inland Revenue. For more information, see the 'Income from property' chapter of April's *Tax Saving Guide* (p34) or the Inland Revenue's booklet IR150 *Taxation of Rents*, available at www.inlandrevenue.gov.uk. If you're a landlord, it's worth familiarising yourself with these rules in order to claim all the allowable costs against any tax you owe.

Thanks for passing on this useful tip.

A timely result

I bought a CD/radio player, which developed a fault after just 14 months. Using the advice in 'Passing the buck' (February 2001, p6), I took the unit back to the shop I'd bought it from. The manager told me it was no longer covered by the manufacturer's guarantee or the extended warranty. He also queried how long you should expect a product to last. I took the matter up with the store's head office and explained that the product should last more than 14 months. As a result, I received a letter telling me that I could choose a new product to the same value in the store.
Peter Fearnley
by e-mail

A We're pleased to hear our advice paid off. Retailers often try to give consumers the brush off so persistence is a must. The Sale of Goods Act says (among other things) that, when you buy goods from a trader, they must fit the description and be of satisfactory quality – which includes lasting a reasonable length of time. If goods are not of 'satisfactory quality', you're entitled to a full refund, provided you return the goods within a 'reasonable' time after you bought them. After that, you're usually entitled to the cost of repairs. It's the retailer, not the manufacturer, who is legally obliged to sort out this type of problem. A manufacturer's one-year guarantee is in addition to these rights, and extended warranties are generally an extension of this.



Car conundrum

Why, when the government claims to encourage competition, do people who buy a new car elsewhere in the EU at a lower price than it's available for in the UK, have to declare the full UK list price for company car tax purposes?
name and address
supplied

A The Inland Revenue told us that it has considered other options for working out the tax benefits of a company car – for example, the price paid by the employer or the car's open market value. But it feels that the UK list price is the fairest and most practicable option. It provides an objective figure, which can be found from published sources, is a fair measure of the value of a car, and – most importantly – it treats all employees with identical cars in the same way.

ILLUSTRATION SIMON ROGERS PHOTOGRAPHY JOHN TRENHOLM

Next month in 'Ask the experts': **drains and sewers**

savingsmonitor

Use this page to find a Best Buy for your savings

SAVINGS ACCOUNTS

Our **easy-access accounts** are run by post, telephone or internet. With most you have to wait a few days to get at your savings – until either the cheque arrives or the money has been transferred to another account. But if you need instant access to your money, choose an account that has a cash card. Our Best Buy **notice accounts** require a maximum of 90 days' notice. We give Best Buys for four levels of savings. Choose an account in **red** for the amount nearest to your savings.

We also show **how the account is run** (by post or telephone or via a bank or the internet), the **minimum initial deposit** and, for notice accounts, the **notice** period you need to give.

All our Best Buys are available nationally. But it's worth checking the rates paid by smaller building societies in your area. Institutions change their rates fairly often, so check that your account is still competitive at least every six months.

		Interest rate (% gross)[1]						
	How account is run	£100	£1,000	£5,000	£10,000	Min initial deposit(£)	Notice (days)	Cash card
Easy-access accounts								
Abbey National eSaver	internet		4.25[2]	4.25[2]	4.25[2]	500		✓
A&L Phonesave Premier[3]	phone	3.25	3.25	3.90	4.40	1		
Egg Internet Only	internet	4.60[4]	4.60[4]	4.60[4]	4.60[4]	1		
Halifax Web Saver	internet	4.05	4.05	4.05	4.05	1		
Nationwide BS e-Savings[5]	internet	4.25	4.25	4.25	4.25	1		✓
Newcastle BS Net Savings	internet		4.10	4.10	4.25	1,000		
Northern Rock Tracker Online	internet	4.50	4.50	4.50	4.50	1		
Scottish Widows Instant Transfer	post/tel	4.05[6]	4.05[6]	4.05[6]	4.10[6]	100		
Notice accounts								
Julian Hodge Extra High Interest	postal		2.53	3.60	4.30	1,000	90	
Legal & General 90 Direct	post/tel			4.05	4.25	2,500	90	
Nottingham BS Post It	postal		4.45[7]	4.45[7]	4.45[7]	1,000	90	
Scottish Widows 60 Day	post/tel	4.10[6]	4.10[6]	4.10[6]	4.20[6]	100	60	
Universal BS Direct 90	postal			4.30	4.35	5,000	90	

1 Rate before tax 2 Includes a variable bonus (currently 0.5 per cent) payable for first six months 3 All transactions via Premier Account 4 Introductory rate for first six months, then rate equal to base (currently 4 per cent) to 31 December 2007 5 All transactions via FlexAccount 6 Includes a bonus of 0.5 per cent payable for first six months 7 Includes a bonus of 0.5 per cent payable for one year

All rates correct at 9 July 2002 Based on data supplied by *MoneyFacts*

MINI CASH ISAS

All our Best Buy mini cash Isas are available nationally and have a notice period of 90 days or less. For amounts up to £999, they also have a minimum deposit of £10 or less. Choose an account highlighted in **red** for the amount nearest your savings.

✓ indicates that the Isa meets the government's **Cat standards** (see p46 of our August 1999 report on Isas).

Isas usually have tiered **interest rates** depending on your balance. Some providers currently offer bonuses on top of these rates as an incentive to attract new investors. In calculating our Best Buys, we've excluded bonuses. But if you're willing to switch when the bonus ends, consider Isas that include bonuses. We also show the **minimum initial deposit**, any **notice** period and whether the account **accepts transfers** from other Isas. Most of the Best Buys offer the same rates for their Tessa-only Isas.

		Interest rate (% gross)						
	Cat standard	£0-£499	£499-£999	£1,000-£2,999	£3,000+	Minimum initial deposit (£)	Notice (days)	Accepts transfers
C&G		4.50	4.50	4.50	4.50	100		✓
Cheshire BS	✓	4.30	4.30	4.30	4.30	1		✓
Derbyshire BS	✓	3.00	3.00	3.65	4.35	10		
HSBC	✓	2.70	3.20	3.20	4.35	1		✓
Julian Hodge Bank		4.55	4.55	4.55	4.55	250	90	✓
Kent Reliance BS		4.40	4.40	4.40	4.40	1		✓
Melton Mowbray BS		4.20	4.20	4.20	4.50	25[1]		
Monmouthshire BS	✓	4.45	4.45	4.45	4.45	10		✓
Principality BS		4.30	4.30	4.30	4.30	100[2]	30	✓
Shepshed BS		4.40	4.40	4.40	4.40	100	60	✓
Stafford Railway BS	✓	4.35	4.35	4.35	4.35	1[3]		✓
Tipton & Coseley BS	✓	4.35	4.35	4.35	4.35	1	7	

1 Minimum investment for non-locals is £1,000
2 Minimum investment for non-locals is £2,500
3 Minimum investment for non-locals is £250

All rates correct at 9 July 2002 Based on data supplied by *MoneyFacts*

TESSAS

Although you can no longer take out a new Tessa, you can keep your existing one until it matures and keep adding to it (up to £1,800 a year). If you are not getting a good rate of return from your current Tessa provider, you could consider switching. Use our table to see how your rate compares.

All our Best Buy Tessas are available nationally and all will allow you to switch to them from your current provider. Some small building societies offer good rates of interest to local savers, so it's worth checking locally before you switch. We show the annual interest rate before tax on four levels of saving. Choose an account that is highlighted in **red** for the amount nearest to your savings. We also give details of any transfer penalty charged for switching to a different provider.

When your Tessa matures, you can transfer the cash originally invested (but not the accumulated interest) into a cash Isa or a Tessa-only Isa.

	Interest rate (%)				Penalties
	£1,000	£3,000	£6,000	£9,000	Transfer penalty
Barclays Tiered Rate	3.05	3.55	3.90	4.40	
B'ham Midshires Variable Rate		4.35	4.35	4.35	
Bradford & Bingley High Return		4.30	4.30	4.30	
Cheshire BS Tessa 3	4.65	4.65	4.65	4.65	
Harpenden BS Tessa	4.25	4.25	4.25	4.25	
HSBC Tessa	4.35	4.35	4.35	4.35	
Julian Hodge Bank Tessa	4.45	4.45	4.45	4.45	30 days' notice
Leeds & Holbeck BS Tessa 2nd issue	4.45	4.45	4.45	4.45	
Lloyds TSB Tessa	4.25	4.25	4.25	4.25	
Monmouthshire BS Tessa 3rd Issue	4.45	4.45	4.45	4.45	30 days' notice
National Counties BS Tessa			4.20	4.40	
Nationwide Tessa	4.25	4.25	4.25	4.25	
Shepshed BS Tessa 1	4.35	4.35	4.35	4.35	
Stafford Railway BS Tessa[1]	4.35	4.35	4.35	4.35	

1 Minimum investment for non-locals £250

All rates correct at 9 July 2002 Based on data supplied by *MoneyFacts*

contacts & links

Use these contacts and internet links to save time when shopping around. For further information, use the links in the article itself. Links are also given on our website – www.which.net/which (*W* = company is a member of the Which? Web Trader scheme)

ALL CHANGE (p12)
GlobalCare affinity travel insurance 0845 3300 081
www.globalcaretravel.com
Breville kettle 0800 525 089
www.breville.co.uk
Halifax ShareBuilder 0870 240 0025
www.halifax.co.uk/sharebuilder
Salter coffee spoon 01732 354828
www.salterhousewares.com

DVDs (p16)
Denon 01234 741200
www.denon.co.uk
Kenwood 01923 816444
www.kenwood-electronics.co.uk
Panasonic 08705 357357
www.panasonic.co.uk
Philips 0870 900 9070
www.ce.philips.co.uk
Pioneer 01753 789500
www.pioneer.co.uk
Reoc: for stockists 01622 712548
www.safeway.co.uk
Reoc helpline: 01422 263265
www.reoc.keyservice.co.uk
Scan 0870 7554747
www.scan.co.uk
Sharp 0800 262958
www.sharp.co.uk
Sony 08705 111999
www.sony.co.uk
Thomson 01732 520 920
www.thomson-europe.com
Toshiba 0115 976 6958
www.toshiba.co.uk
Yamaha 01923 233166
www.yamaha-audio.co.uk

FILM PROCESSING (p30)
Asda 0500 100055
www.asda.co.uk
Bonusprint 0800 849 5555
www.bonusprint.com
Boots 0845 0708090
www.boots.co.uk
Club 35 020 8840 4850
www.club35.co.uk
Colorama 020 7261 1082
www.colorama.co.uk
Filmclub 01481 239 238
FotoStop 020 8769 5252
Jessops 0116 232 6000
www.jessops.com
Klick 0870 2402623
www.klick.co.uk
Kodak Express 01442 844196
www.kodak.co.uk
Kodapost 0141 954 3095
www.kodak.co.uk/go/kodapost
Max Spielmann 0151 638 3670/0151 639 8491
www.maxspielmann.com
Snappy Snaps 020 8741 7474
Starfoto 020 7928 4235
Superdrug 020 8684 7000 (ask for customer relations)
www.superdrug.com
SupaSnaps 0870 8402001
Truprint 01626 322011
www.truprint.co.uk
Other labs
Argos 0141 954 3095
www.argos.co.uk
Bonusfilm 0800 849 3005
Bonusphoto 0800 849 2002
Bonuspool 020 8236 7334
Directfoto 01481 239 238
Doubleprint 0800 849 7777
www.doubleprint.com
Express Film Service 01481 239 238
Fotodirect 01481 239 238
Littlewoods (Index) 08457 444 444
www.littlewoods.com
Tesco 0800 505 555
www.tesco.com
Tripleprint 0800 849 6666
www.tripleprint.com
York 01626 322000
York Excel 01626 322006

GARDENING GADGETS (p36)
Automatic Water Reservoir 0870 4448277
www.twowests.co.uk
Draper's Cordless Garden Sprayer 023 8049 4333
www.draper.co.uk
Flower Tower Window B ox 01823 661662 (info only)
www.flowertower.co.uk
Gardeners' Friend trolley 01387 730678 (Info only)
www.thegardenersfriend.co.uk
Hi-Lo basket hook
www.gardman.co.uk (info only)
Logica Water Timer 01803 696500
www.ferndale-lodge.co.uk
Mr Weedy 0870 4448277
www.twowests.co.uk
Odjob Pathmate and Mixer 0845 1306090
www.evengreener.com
Rehau Lance Spray 36'9 pattern 01432 830015
www.queenswood.co.uk
SlugX 01562 700056
www.westfield-products.co.uk
Weedstick 01295 263888
www.pzproducts.co.uk/ws/
Weed Wizard 01325 469181
www.factoryshop.biz

HAIR REMOVAL PRODUCTS (p46)
Bic 01895 827100
www.bicworld.com
Boots 0115 949 5631
www.wellbeing.com
Gillette 0800 374685
www.gillette.com
Gillette Venus 00 800 4455 3883
www.gilettevenus.com
Immac 0845 769 7079
www.immac.co.uk
Nair 01303 858735
Superdrug 0870 333 5666
www.superdrug.com
Surgi 0800 146615
www.aiibeauty.com
Ultra 020 8361 6718
Wax Away 020 8573 9907
www.waxaway.net
Wilkinson Sword 01494 556109
www.wilkinsonsword.com
Other useful contacts
British Association of Electrolysists 0870 128 0477
www.electrolysis-bae-ltd.co.uk
Institute of Electrolysis 01908 521511
www.electrolysis.co.uk

HOUSE INSURANCE (p21)
AA Insurance 0800 444777
www.theaa.com
AMP Pearl 0800 5875711
www.pearl.co.uk
AXA Direct 0800 0154 453
www.axahome.co.uk
Barclays 0800 151617
www.barclays.co.uk
Bradford & Bingley 0845 3000045
www.marketplace.co.uk
Churchill 0800 200345
www.churchill.com
Cornhill Direct 08705 506070
www.cornhilldirect.co.uk
Direct Line *W* 0845 2468000
www.directline.com
Ecclesiastical 0800 336622
www.ecclesiastical.co.uk
Egg 0870 9062999
www.egg.com
Endsleigh Insurance 0800 0283571
www.endsleigh.co.uk
First Direct 0800 242424
www.firstdirect.com
Halifax 0845 6006001
www.halifax.co.uk
Help the Aged Insurance Services 0800 413180
www.helptheaged.org.uk/insurance
Hill House Hammond local branch only
www.hhh.co.uk
HSBC 0800 277377
www.hsbc.co.uk
Legal & General 0500 66 55 55
www.legal-and-general.co.uk
Liverpool Victoria 0800 404014
www.liverpool-victoria.co.uk
Lloyds TSB 0800 015 9960
www.lloydstsb.com
More Than 0800 300660
www.morethan.com
Nationwide Building Society 0800 302010
www.nationwide.co.uk
NFU Mutual 0845 0717157
www.nfumutual.co.uk
Norwich Union Direct *W* 0800 888 222
www.norwichuniondirect.co.uk
RIAS 0800 552100
Royal Liver Insurance Services 0151 6004289
www.royal-liver.com
Saga Services 0800 414525
www.saga.co.uk

HOUSEHOLD CHEMICALS (p8)
DEFRA helpline 08459 335577
www.defra.gov.uk
DTI Public Enquiries 020 7215 5000
www.dti.gov.uk
Food Standards Agency 020 7276 8000
www.food.gov.uk
Friends of the Earth 0808 800 1111 (freephone)
www.foe.co.uk
Greenpeace 020 7865 8100
www.greenpeace.org.uk
Women's Environmental Network 020 7481 9004
www.wen.org.uk
World Wildlife Fund 01483 426333
www.worldwildlife.org

INCOME PROTECTION POLICIES (p38)
AMP Pearl 01733 470470
www.amp-pearl.co.uk
BUPA 0800 600 500
www.bupa.com
Canada Life 0845 6060 708
www.canadalife.co.uk
Friends Provident Life 0800 000080
www.friendsprovident.co.uk
HSBC 08457 404404
www.hsbc.co.uk
Legal & General www.landg.com
Liverpool Victoria via IFA
Norwich Union Healthcare 0800 142142
www.norwichunion.co.uk
Royal & SunAlliance 0845 6050084
Royal London 0800 195 1000
www.royal-london.co.uk
Scottish Equitable Protect via IFA
www.scottishequitable.co.uk
Scottish Provident 0131 348 3343
www.scotprov.co.uk
Standard Life 0845 6060100
www.standardlife.com
Swiss Life 0800 376 5005
www.swisslife.co.uk
Tunbridge Wells Equitable Friendly Society 0800 585474
www.twefs.co.uk
UnumProvident 01306 887766
www.unumprovident.co.uk
Zurich Life via IFA

KITCHEN SCALES (p26)
Eva 01603 488019
www.ictc.co.uk
Guzzini (020) 8646 3883
www.fratelliguzzini.com
Kenwood 02392 392333
www.kenwood.co.uk
Salter 01732 354828
www.salterhousewares.com
Soehnle 01536 316969
www.austinwhite.ltd.uk
Terraillon 01923 261260
www.hansonuk.com
Typhoon 02089 744755
www.typhooneurope.com
Other useful contacts
RNIB 0845 7023 153
www.RNIB.org.uk

MAKING A WILL (p51)
England and Wales
Age Concern 0800 009966
www.ageconcern.org.uk
Principal Registry The Probate Department The Principal Registry of the Family Division 020 7947 6000
www.courtservice.gov.uk
Community Legal Service
www.justask.org.uk
Citizens' Advice Bureau
www.adviceguide.org.uk
Help the Aged 020 7278 1114
www.helptheaged.org.uk
The Law Society of England and Wales 020 7242 1222
www.lawsociety.org.uk
Northern Ireland
Age Concern Northern Ireland 028 9024 5729
Help the Aged Northern Ireland 02890 230 666
www.helptheaged.org.uk
The Law Society of Northern Ireland 028 90 231614
www.lawsoc-ni.org
Scotland
Age Concern Scotland 0131 220 3345
www.ageconcern.org.uk
Scottish Consumer Council 0141 226 5261
www.scotconsumer.org.uk
Help the Aged Scotland 0131 551 6331
www.helptheaged.org.uk
The Law Society of Scotland Dial-a-law 0870 545 5554
www.lawscot.org.uk
Other useful contacts
Inland Revenue (series of leaflets on Inheritance tax)
www.inlandrevenue.gov.uk

SAVINGS MONITOR (p56)
Mini cash Isas
Cheltenham & Gloucester 0500 246810
www.cheltglos.co.uk
Cheshire BS 0845 755 0555
www.cheshirebs.co.uk
Derbyshire BS 0845 600 4005
www.thederbyshire.co.uk
HSBC 0800 299299
www.hsbc.co.uk
Julian Hodge Bank 0800 028 3746
www.julianhodgebank.com
Kent Reliance BS 0800 783 4248
Melton Mowbray BS 01664 563937
www.mmbs.co.uk
Monmouthshire BS01633 844402
Principality BS029 2038 2000
www.principality.co.uk
Shepshed BS 01509 822000
www.theshepshed.co.uk
Stafford Railway BS 01785 223212
www.srbs.co.uk
Tipton & Coseley BS 0121 557 2551
www.thetipton.co.uk
Savings accounts
Abbey National
www.abbeynational.co.uk
Alliance & Leicester 0845 964 5660
www.alliance-leicester.com
Egg www.egg.com
Halifax www.halifax.co.uk
Julian Hodge Bank 0800 028 3746
www.julianhodgebank.com
Legal & General 0500 111200
www.landg.com
Nationwide BS
www.nationwide.co.uk
Newcastle BS
www.newcastlenet.co.uk
Northern Rock 0845 600 6767
www.northernrock.co.uk
Nottingham BS 0115 956 4707
www.nottingham-bs.co.uk
Scottish Widows Bank 0845 845 0829
www.scottishwidows.co.uk
Universal BS 0800 028 8383
www.theuniversal.co.uk
Tessas
Barclays 0845 603 0845
www.barclays.co.uk
Birmingham Midshires 01902 302832
www.birminghammidshires.co.uk
Bradford & Bingley 0845 600 8885
www.bradford-bingley.co.uk
Cheshire BS 0800 243278
www.cheshirebs.co.uk
Harpenden BS 01582 765411
www.harpendenbs.co.uk
HSBC local branch
www.hsbc.co.uk
Julian Hodge Bank 0800 028 3746
www.julianhodgebank.com
Leeds & Holbeck BS 0113 225 7777
www.leeds-holbeck.co.uk
LloydsTSB local branch
www.lloydstsb.co.uk
Monmouthshire BS 01633 844402
National Counties BS 01372 747771
www.ncbs.co.uk
Nationwide BS 0500 302010
www.nationwide.co.uk
Shepshed BS 01509 822000
www.theshepshed.co.uk
Stafford Railway BS 01785 223212
www.srbs.co.uk

STEAM CLEANERS (p42)
De'Longhi 0845 6006845
www.delonghi.com
Domena 01825 749498
www.domena.com
Electrolux 08706 055 055
www.electrolux.co.uk
Hoover 01685 721222
www.hoover.co.uk
Kärcher 01295 75 22 00
www.karcher.com
Morphy Richards 0845 0777700
www.morphyrichards.co.uk
Polti 0800 132509
www.polti-ltd.co.uk
Simac 01709 362251
www.ami.uk.net
Steam Bullet (Kabel) 0870 6007788
Termozeta 01384 287666
Other useful contacts
HSS 0845 7667777
www.hss.com

quick index

We're sorry there is no index this month. For the reports in this issue, see p3. If you need help finding a report, contact our Members' Helpline team on **0845 307 4000**. The index will be back next month.

memberbenefits

Make the most of your subscription – news and information for members, plus win a Best Buy DVD player

www.which.net/which

Visit our website www.which.net/which for extra information. There are links to dozens of websites relevant to each issue, plus each month *Which?* experts go online to answer your questions – this month we're featuring **chemicals in household products** (see p8). E-mail your questions from the website. You can also use the online form to tell us what you think about *Which?*.

FACT SHEET

All our current factsheets are also online but if you don't have access to the internet, you can order them by phone (they're free for members). Ring our Helpline on **0845 307 4000**.

SHOPPING OPTIONS – SAVE WITH WHICH?

Which? members can make big savings on electrical appliances, energy bills, and even on cars, thanks to our specially negotiated deals.

Value Direct and **Unbeatable** are two companies which sell only over the phone and internet. Value Direct sells a wide range of electrical goods from dishwashers to TVs. Unbeatable offers cameras, camcorders and binoculars. We aim to ensure their prices for *Which?* members offer a good-value choice by constantly price checking against those from high-street electrical retailers.

Which? members can also save on their energy bills through **buy.co.uk**. A quick and easy-to-use online calculator will enable you to compare prices and switch supplier if necessary – and if you don't make the savings promised within seven days of purchase, you'll be refunded 110 per cent of the difference. Finally, **oneswoop.com** can save you up to 30 per cent on a wide range of new cars, with many of them available from stock.

ELECTRICAL GOODS
Value direct 01473 320015
wol.value-direct.co.uk
Unbeatable 01293 433833
www.unbeatable.co.uk/which

ENERGY BILLS
www.buy.co.uk/which

NEW CARS
oneswoop.com 0845 130 9192
www.oneswoop.com/partners/which

CONTACT US

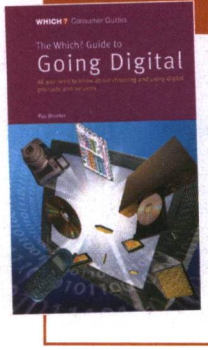
MEMBERS' HELPLINE 0845 307 4000
The Helpline team is ready to answer your call Monday to Friday from 8.30am to 8pm; Saturdays and bank holidays from 9am to 1pm.

POST Membership Services Dept
PO Box 44
Hertford X, SG14 1SH

E-MAIL which@which.net
FAX 0845 307 4001
WEBSITE www.which.net/which
OUTSIDE THE UK +44 1992 822800
Please include your *Which?* membership number and a daytime phone number.

PLEASE NOTE
So that we can go on improving our service, calls may be silently monitored to help identify staff training needs.

book offer



Keep up with the digital revolution with *The Which? Guide to Going Digital*. From now until 31 August, we're offering the guide for just £8.99 – that's £2 off its normal price. To order, call 0800 252 100 and quote code WGGD (WB802).

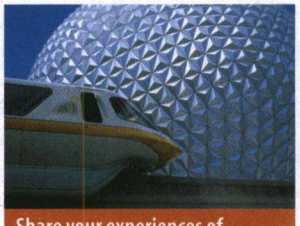
HELP WANTED

Can you help with our research for future reports? You can reply to our Help wanted requests by post to our Hertford address (see 'Contact us', left) or by e-mail to helpwanted@which.net. Please quote the department shown below – it helps us to direct your answer more quickly to the correct person. We regret that we are unable to advise on individual cases.

CALLING ALL TRAVELLERS

If you have visited the following destinations in the last year and would like to help *Holiday Which?* with its research for future reports, please ring 0845 309 4000 and ask for the appropriate questionnaire:

- Amsterdam (HWQ267)
- Baltic States (HWQ268)
- Costa Brava (HWQ293)
- Dolomites (HWQ284)
- New Forest (HWQ285)
- Orlando (HWQ283)
- Tunisia (HWQ269).



Share your experiences of Orlando with *Holiday Which?*

NEW CARS: OWNERS' OPINIONS WANTED

We're looking for views on the following cars: ● Citroën C3 ● Daihatsu YRV ● Fiat Stilo ● new Ford Fiesta (from April 2002) ● new Kia Sedona (from October 2001) ● Hyundai Matrix ● Mazda 6 ● new Nissan Primera (from January 2002) ● new Seat Ibiza (from May 2002) ● Suzuki Ignis ● new Toyota Camry (from November 2001) ● new Vauxhall Vectra (from June 2002) ● new VW Polo (from February 2002). Please write to Dept AS with your name, address and phone number, along with the exact model of your car and type (for example, five-door hatchback), and when you took delivery of it.

We want your views on the Fiat Stilo and other new cars

SPARE PARTS FOR APPLIANCES

Have you had to replace parts for a large appliance? We're particularly interested in spare parts for washing machines, upright vacuums, tumble driers and dishwashers, but would welcome feedback about spare parts for any appliances, large or small. Were the replacement parts reasonably priced, easy to obtain, delivered in a reasonable time? Please give us all the details, and let us know whether you'd be willing to feature as a case study. Replies to Dept SE.

ARE YOU A SAFE INVESTOR?

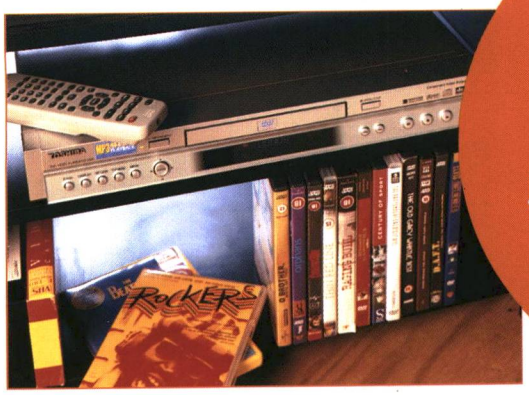
Do you have investments in equities that you are starting to worry about, or are you a risk-averse investor? We're looking for a volunteer case study who wants to invest without risking their capital. Please contact Dept BH with details about how much you have to invest, your attitude to risk, and your financial goals over the medium to long term.

ASK THE EXPERTS: QUESTIONS, PLEASE

Our experts are now looking for questions on eggs. Please write to Dept AMB.

We'll also be featuring questions on *Which?* and Consumers' Association in a future 'Ask the experts'. So if there's anything you'd like to know about how we work, send your questions to Dept BW.

WIN A BESTBUY WIN A BESTBUY WIN



BEST BUY COMPETITION

Win one of ten Best Buy Toshiba DVD players. Just answer this question:

Which company launched the first DVD recorder in the UK?

To enter our competition, log on to www.whichbestbuycomp.co.uk or send your answer on a postcard to 'BB August 02', Which?, PO Box 44, Hertford X, SG14 1SH. Answers must reach us by 19 August 2002. Please include your full name and address (including postcode), a daytime phone number and your Which? membership number.

This competition is open only to current members of *Which?*. Only one entry per household. Entries received by 19 August 2002 will be entered into the competition. Winners will be informed in writing by 2 September 2002.

The first ten winners drawn with the correct answer will receive a Toshiba SD-220E DVD player. If the model offered is not available, an equivalent will be given. Winners are not eligible for a cash equivalent. A list of winners will be available from BB August 02, Which?, Castlemead, Gascoyne Way, Hertford X, SG14 1LH after 16 September 2002 (please include a stamped addressed envelope) and also on the website above.

Those under 18 years of age and employees of Which? Ltd, its associated companies and suppliers are not eligible to enter any *Which?* competition. Members of their immediate families (namely spouse, children, parents, siblings) are also ineligible, as is anyone living in the employee's household.

PHOTOGRAPHY GETTYONE STONE, JONNY THOMPSON

WHO WE ARE

Which? is researched by Consumers' Association (CA), the UK's biggest independent, not-for-profit consumer organisation.

CA's Council of Management
Brian Yates **(Chairman)**; Ruth Gee, John Rimington CB **(Deputy Chairmen)**; Anthony Burton OBE, Guy Dehn, Neville Duncan, Margaret Ginman, Tanya Heasman, Christopher Huhne MEP, Harriet Kimbell MBE, Sue Leggate, Elizabeth Llewellyn-Smith CB, Michael Moore CBE, Gary Waller, James Woodward-Nutt, Professor Alastair Robertson, Professor Steve Woolgar, Christopher Zealley
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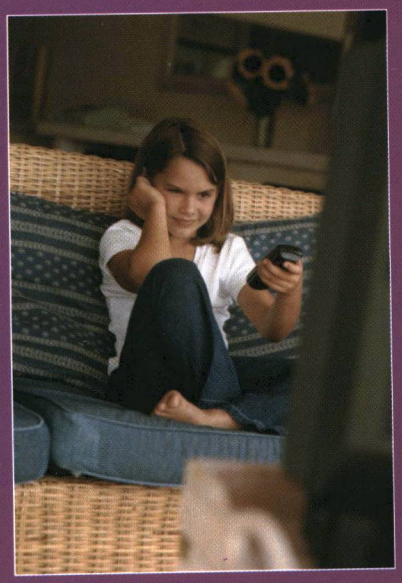
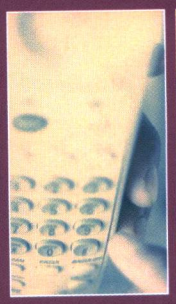
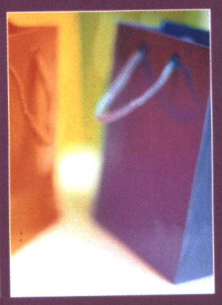
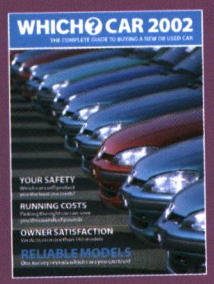
NEXT MONTH IN WHICH?



WIDESCREEN TVs First-ever tests of 32-inch sets **PHONE COMPANIES** Should you switch, plus tariffs compared **EURO SHOPPING** We go bargain hunting and find some surprise savings







PLUS: PRINTER PAPER AND CARTRIDGES; LOUDSPEAKERS; UNIT TRUSTS; FRYING AND GRIDDLE PANS; MEAT SAFETY; DIGITAL CAMERAS; CAR DEPRECIATION LEAGUE

AND YOUR FREE 68-PAGE **WHICH? CAR GUIDE**

Coming up in future issues: HOME SECURITY; FISH SAFETY CONCERNS; CAR INSURANCE; THERMAL CLOTHING; SWITCHING MORTGAGES; WARRANTIES; DOUBLE GLAZING COMPANIES INVESTIGATED; HOME CINEMA; BEST BUY CURRENT ACCOUNTS; GPRS MOBILE PHONES; CHEESE; CHAMPAGNE; HI-FI SEPARATES; FINANCING YOUR RETIREMENT; CAR RECOVERY SERVICES

briefcases

Two recent cases from our lawyers' files

CITROEN REPAIRS ARE LEMONS

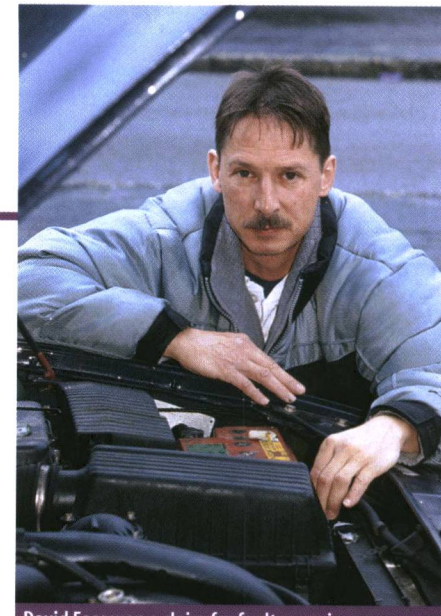
When the engine on David Foss's Citroën Xantia seized up, he asked London Engine/Gearbox Company (LEGC) for a quote to supply and fit a reconditioned engine and to carry out some other repairs. LEGC quoted a price of £1,262, which David agreed to, and the car was booked in for the work. David paid the bill with his credit card. A month or so later, he took the car back to LEGC for a 600-mile service.

Within days of getting his car back, the head gasket failed. LEGC advised David that both the head gasket and the radiator needed replacing. It said it would replace the gasket at its own expense but that he would have to pay to replace the radiator. Because he was unwilling to give LEGC any more money, David went to another garage. When it inspected the car, it found numerous faults. LEGC agreed to collect the car and carry out the necessary repairs.

But when David got his car back this time, and tried to drive it, the suspension warning light came on. His local Citroën garage advised him not to use it. David came to Which? Legal Service for help.

On our advice, David obtained an independent report. This stated that the repairs to David's car had been done without due care and skill. Estimates David received to put things right amounted to £3,065.

We wrote to LEGC. We told the company that it was in breach of an implied term of contract for failing to use reasonable care and skill when carrying out its work. We asked it to pay for the necessary repairs and to reimburse David for out-of-pocket expenses. We couldn't get compensation from LEGC, so we pursued the claim through the issuer of the credit card David had used when he first had the engine replaced. It settled in full.



David Foss won a claim for faulty repairs

PHOTOGRAPHY APEX PHOTOGRAPHY, JOE SHEEHAN

POINT OF LAW

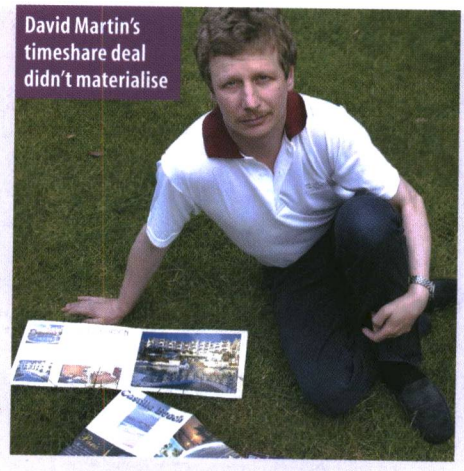
Anyone providing a service must do so using reasonable skill and care. If they don't, you may have a claim against them for breach of contract. A report from an independent expert substantiating your case may help your claim.

PLATINUM OFFER TARNISHES

While on holiday in Tenerife in November 1999, David Martin attended a presentation by R & S Marketing on behalf of the Platinum Holiday Club. The presentation entitled him to 21 weeks' accommodation from a choice of property worldwide during membership of the club. At the end of the membership period (almost three years), any unused weeks plus the membership fee would be credited against the purchase of one of the club's timeshares. David was won over by the idea and paid nearly £3,170 to join. He used his People's Bank credit card.

In May 2000, without warning, R & S Marketing closed the club and shut its offices. David had been able to use only one week's accommodation. There was no forwarding address and attempts to contact the company by phone, fax, letter and via the internet all proved useless. So David approached Which? Legal Service.

Because the transaction had taken place in Tenerife, our lawyers could give only general advice (they can advise only on UK law). We told David that, since R & S Marketing had failed to meet the contract, and would not be in a position to fulfil the sale of the timeshare accommodation, it was likely it was in breach of contract, even under Spanish law. However, as David had paid using a credit card, People's Bank could be liable under section 75 of the Consumer Credit Act 1974. David finally received a cheque for the full amount.



David Martin's timeshare deal didn't materialise

POINT OF LAW

If goods or services cost more than £100 and less than £30,000, and you pay with a credit card, the credit card company is also liable for any misrepresentation or breach of contract. This applies even if you pay only part of the cost by credit card.

The situation isn't so clear-cut for foreign transactions, as the Consumer Credit Act does not apply, but it's still worth pursuing a claim through the credit card company.

WHICH? legal service

You never know when you might need legal advice. Join Which? Legal Service and you'll get unlimited phone access to some of the UK's top consumer lawyers providing you with help and legal advice whenever you need it. If your case requires written action, we can handle that too for a very competitive fee. Call free on 0800 252 100 for an information pack. The number for existing Which? Legal Service members is 01992 822 828.